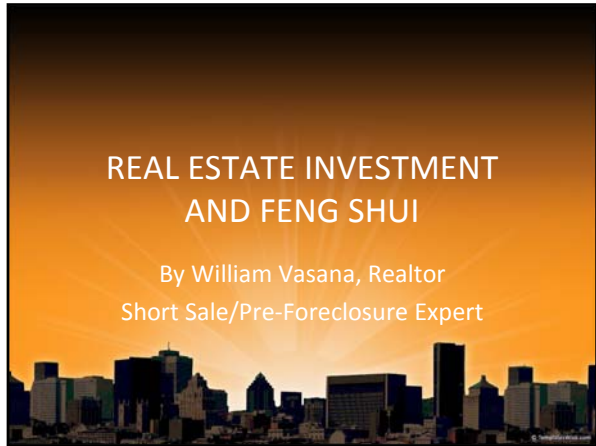
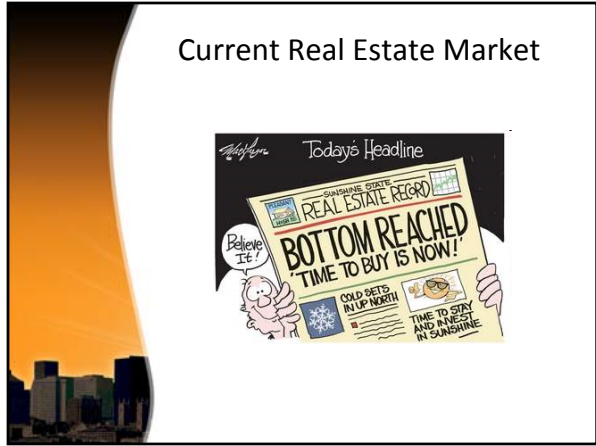


# REAL ESTATE INVESTMENT AND FENG SHUI

By William Vasana, Realtor  
Short Sale/Pre-Foreclosure Expert

- ## Home Sales Up, Prices Down
- Florida's existing home sales up 13 months in year-to-year comparison.
  - September home and condo sales climbed to the highest level in two years, rising 9.4% from 5.09 million in August to 5.57 million in Sept.
  - Foreclosures/short sales accounted for 29% of the home sales in Sept., according to National Association of Realtors (NAR.)

## Housing Market Indicators

- Florida existing home sales: **34%** (month- to-previous-year comparison)
- Florida existing condo sales: **77%** (month- to-previous-year comparison)
- Florida existing home median price: **\$142,000** (\$174,900 a year ago, -19%)
- Florida existing condo median price: **\$102,500** (\$153,500 a year ago, -33%.)

NAR: October 23, 2009

## Housing Market Indicators

- National existing home sales: **9.4%** (month- to-previous-month comparison; all housing types)
- National existing home median price: **\$174,900** (\$199K last yr, -12.1%)
- National existing condo median price: **\$102,500** (\$153,500 last yr, -13%)
- Big rebound in existing home sales shows first-time buyer momentum.

NAR: October 23, 2009

## Federal Tax Credit Program



[http://www.youtube.com/watch?v=qIVb2ordwNQ&feature=player\\_embedded](http://www.youtube.com/watch?v=qIVb2ordwNQ&feature=player_embedded)

## First-Time Homebuyer Tax Credit

- 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.)

## First-Time Homebuyer Tax Credit

- 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.
- FL Homebuyer Opportunity Program (FHOP) offering interest-free bridge loans to access tax credit upfront as downpayment & closing costs. Call (904) 255-8216 or [dcoles@coj.net](mailto:dcoles@coj.net).

## Current Homeowner Tax Credit

- New \$6,500 tax credit to existing homeowners who buy a new home.
- Must have owned and used the same residence as primary home for any consecutive 5-year period out of the last 8 years.
- Check with Property Appraiser for your tax portability.  
[http://www.floridarealtors.org/LegislativeCenter/TopInitiatives/upload/Portability\\_101.pdf](http://www.floridarealtors.org/LegislativeCenter/TopInitiatives/upload/Portability_101.pdf)

## Jacksonville in the News

- 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.)**
- <http://www.msnbc.msn.com/id/22425001/vp/33031107#33031107>  
– MSNBC, September 26, 2009

## Forbes Ranks Jacksonville:

- 39<sup>th</sup> in America's safest cities.
- 13<sup>th</sup> for numbers of sunny days.
- 8<sup>th</sup> for income residents 65 & older.
- 14<sup>th</sup> for median home price.
- 32<sup>nd</sup> for home price change predicted for 2009-2014.
- 13<sup>th</sup> for cost of living.
- 15<sup>th</sup> for median housing cost.

## Buyer's Opportunity

1. Foreclosure Homes
  - Houses in need of repair. Sold AS IS
2. REO (Real Estate Owned)
  - Foreclosure homes banks take back.
3. Short Sale – Houses that are worth less than their mortgages.
  - Owners list the property, but the true seller is the bank. Long approval time.
4. Normal Resale – homes are priced to sell and sellers may lose money.

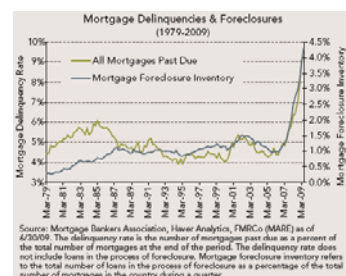
## REO, Foreclosure, Short Sale



## It's the Buyer's Market!



## Mortgage Delinquencies and Foreclosures at All Time High





## Foreclosure Myth

- Many foreclosed homes + too few qualified buyers = prices falling dramatically = desperate banks!
- Not really...

## The Truth about Foreclosures

- 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.

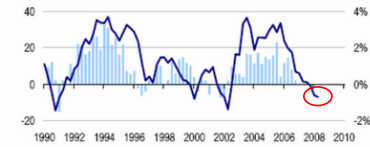
## The Truth about Foreclosures

- 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.



# U.S. Bank's Willingness to Lend

Figure 4: US Bank's Willingness to Lend & Yield Curve



Senior Officers Loan Survey, Willingness to Make Consumer Loans (LHS)

US Yield Curve (RHS, Led 6 Quarters)

Source: Bloomberg, Datastream, Credit Suisse

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www.glasbergen.com

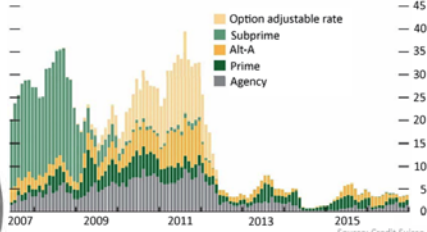


"Banks are being more cautious these days. For mortgages, we require 300% down-payment to cover whatever crisis may show up in tomorrow's news."

# Subprime Mortgage and Option ARMS Time Bomb

Clusterstock Chart of the Day

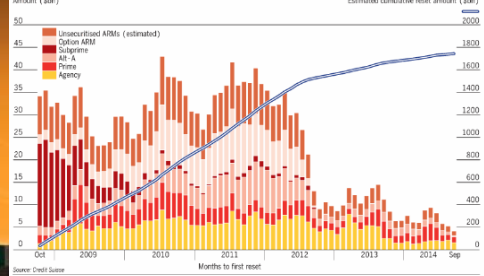
## Monthly Mortgage Rate Resets (First reset in billions of U.S. dollars)



Source: Credit Suisse

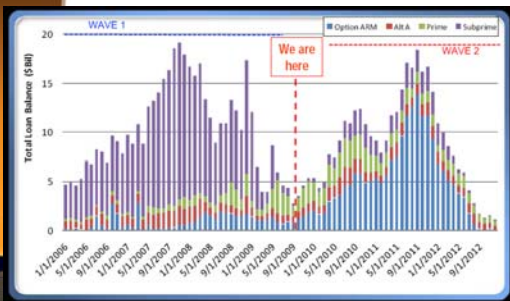
# Foreclosures are Here to Stay

## Next wave of US mortgage defaults



Source: Credit Suisse

# Next Wave of Mortgage Defaults



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www.glasbergen.com



"As an alternative to the traditional 30-year mortgage, we also offer an interest-only mortgage, balloon mortgage, reverse mortgage, upside down mortgage, inside out mortgage, loop-de-loop mortgage, and the spinning double axel mortgage with a triple lutz."

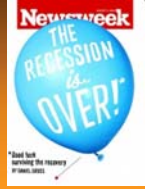
## Confusing Media Headlines



June 13, 2005

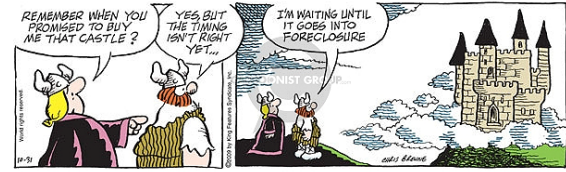


March 9, 2009



August 3, 2009

## Buyer's Opportunity



©King Features Syndicate.



"Opportunities are like sunrises -- if you wait too long, you miss them."

William Arthur Ward

## Real Estate Investment

## Questions & Comments

[www.BringYouHome.com](http://www.BringYouHome.com)

## Feng Shui 风水

William Vasana (904) 307-8998



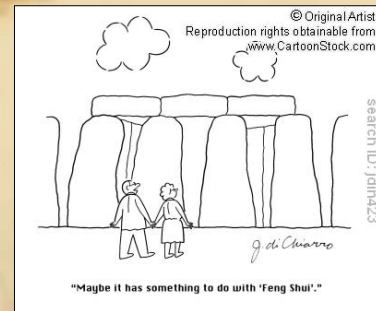
## Feng Shui 风水

The Way to Create Harmony, Health, Wealth, and Happiness



## What is Feng Shui?

- Feng shui is an ancient Chinese art and science dated back to at least 3,500 years.
- The practice of Feng Shui has its root in the Chinese way of viewing the universe, where all things on the Earth are categorized into the five basic elements (fire, metal, earth, wood, and water) and take on implications of positive or negative energy.
- This energy known as “Qi” brings good fortune to those who are surrounded by it.



## What is Feng Shui?

- The five elements make up a central pillar of Feng Shui analysis and practice and each of these elements can have either *Yin* or *Yang* attributes.
- 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.
- Known as “Geomancy” or “Earth Wisdom.”

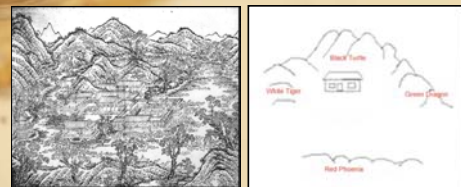
## What is Feng Shui?

- 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.

## Auspicious Homesite in Feng Shui



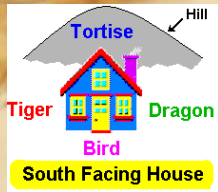
Red Phoenix represents the south, summer, *Yang qi*.

White Tiger represents the west, autumn, *Yin qi*.

Black Turtle represents the north, winter, *Yin qi*.

Green Dragon represents the east, spring, *Yang qi*.

## The Four Symbolic Animal Spirits

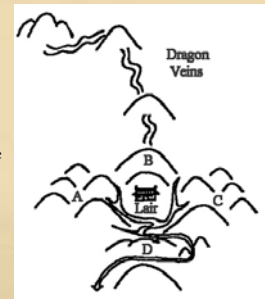


It is said that every site or home is surrounded by four symbolic animal spirits (as shown in the picture). Ideally these four directions should be harmonious with each other. An important consideration is that all sites or home should be sloping and well drained.

The back of the house should have mountains or trees to form a protective barrier. The front of the house should have an open space and not be too close to or its view is being blocked by another building. The building to the east of the house should be higher than the one to the west.

## Feng Shui Arts

“Where forces cease and features soar high, with a stream in front and a hill behind, here hides the head of the dragon. The snout and forehead are auspicious; the horns and eyes bring doom. The ears obtain princes and kings; the lips lead to death or injury from weapons. Where terrain winds about and collects at the center, this is called the belly of the dragon. Where the navel is deep and winding, descendants will have good fortune.”



**The Dragon Lair**  
A. White Tiger, B. Black Turtle, C. Green Dragon, D. Red Phoenix

*The Book of Burial (3rd century CE)*

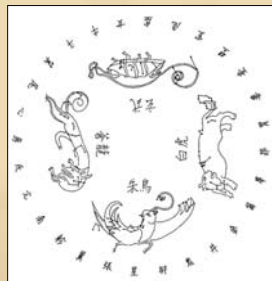
## Feng Shui Arts



433 BCE Tomb (Hubei Province)



Dragon Veins (with aerial view)



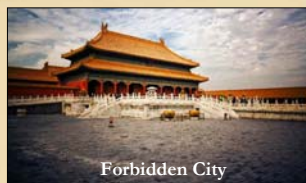
The 28 Lodges of Chinese Zodiac

## Origin and History of Feng Shui

- 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.
- Today, feng shui is a way of life in many parts of Asia. As Asians move west, so do their traditions. Feng Shui is now known worldwide.



Hong Kong



Forbidden City



Singapore



Shanghai Bund

## Examples of Western Companies Applying Feng Shui Principals

- Trump Towers in New York City.
- MGM Grand Hotel in Las Vegas and Macau.
- Mirage Resorts in Las Vegas, Nevada.
- Border Bookstores.
- Citibank.
- Cathay Pacific Airline.
- Shell Gas Stations.



### Here are Some Ways Feng Shui Can Potentially Help You

1. Getting a job, raise, or promotion.
2. Improving health.
3. Getting married.
4. Getting pregnant or preventing miscarriages.
5. Guarding against separations or divorce.
6. Increasing motivation.
7. Creating more harmonious family/work relationships.

### Here are Some Ways Feng Shui Can Potentially Help You

8. Developing better study habits.
9. Increasing activity.
10. Feeling more in control.
11. Feeling more comfortable in your home/office.
12. Eliminating depression.
13. Stimulating your social life.
14. Spurring better business.

### Here are Some Ways Feng Shui Can Potentially Help You

15. Preventing lawsuits or malicious influences.
16. Preventing accidents.
17. Getting fame and respect.
18. Guarding against robberies.
19. Warding off addictions.
20. Feeling more secure.

### 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.

### Concept of Qi (Life Force)

The Chinese believe three primal forces of qi sustain all that exists:

1. Heaven/Cosmic or Universal qi is the force of nature that spirals down from the sun, moon, planets, stars and galaxies.
2. Earth qi is the forces of magnetic field, mountains, waterways, deserts, valleys, rainforests that can affect our dispositions.
3. Mankind qi is marked at birth, the time when you inhaled your first breath.

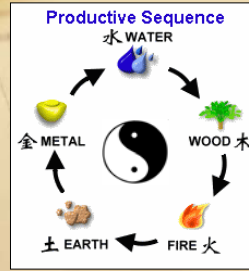
### Concept of Qi (Life Force)

- The ancient Chinese have determined how to manipulate qi such that it promotes harmony in your living/working space.
- *Qi* energy initially comes in two forms. *Sheng qi*, which is positive natured that can influence your well-being, and *Sha qi* which is negative natured that can impact your health and livelihood.
- These two forms can then be broken down into a further five elements, known as the Five Phases or *Wu Xing*.

## Feng Shui Five Elements

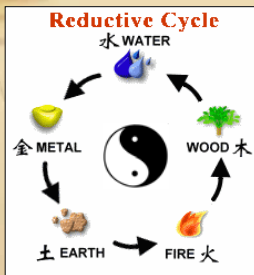
- **Water:** Water nurtures Wood and is absorbed by it (trees and plants). Water puts out Fire.
- **Wood:** Wood fuels Fire and is absorbed by it. Its roots dig deep into the soil of Earth, controlling it.
- **Fire:** Fire (sun) warms the earth and replenishes Earth element by its residue, ash. Fire 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.

## The Productive Cycle



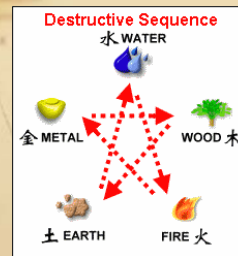
- Water nourishes Wood.
- Wood gives life to Fire.
- Fire produces ash, which turns to Earth.
- Earth hardens into Metal under pressure.
- Metal condenses and produces Water.
- This cycle produces or enhances harmony/balance.

## The Reductive Cycle



- Wood absorbs Water.
- Water corrodes Metal.
- Metal moves Earth.
- Earth reduces Fire.
- Fire burns Wood.
- This cycle creates balance, restoring the productive sequence of qi and reduces the negative qi without creating side effects.

## The Destructive Cycle



- Water diminishes Fire.
- Fire melts Metal.
- Metal pierces Wood.
- Wood burdens Earth.
- Earth blocks Water.
- This is a cycle of imbalance and weakens and depletes qi, which stagnates the environment and causes illness and other unwanted effects in us.

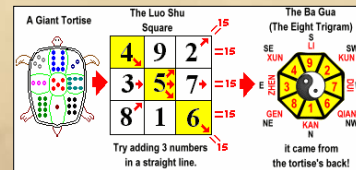
## The Fundamental Principles of Feng Shui



- 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.

## The Eight Trigram or Bagua

- Uses the numbered grid, inspired by the markings on the back of Luo River (Luo Shu) turtle. The grid is divided equally into nine numbered sections. Each of the numbers on the grid represents a compass point location corresponding to the *Bagua*.





## Feng Shui Tips: 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. Do not have the master bedroom above the garage.
5. The driveway should not directly face the main house's door.
6. Do not install barbed wires over the top of the main gate.

## Feng Shui Tips: Avoid Homes with these Characteristics

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. A house at the dead-end of a road.
5. A river in front of the house.
6. A big tree or a lamp post facing the house.
7. A canal or river at the back of house.



## Feng Shui Tips: Avoid Homes with these Characteristics

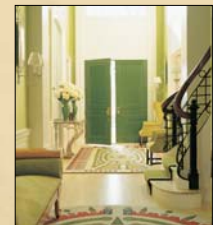
8. Look out for the corner of a neighbor's roof pointing to the front of the house.
9. House must not face a bridge or an overpass.
10. An expressway "cutting/slicing" into the house.
11. Avoid a house built on a former cemetery site or an area where massacre happened.
12. For those living next to a cemetery or places with concentration of *Yin*, one remedy is to brightly lit that side of the house or paint that side of the wall red or pink to activate the "Yang" element.
13. Avoid having an opening (open air courtyard) or windows in the centre ceiling of the house.

## Feng Shui Tips: Avoid Homes with these Characteristics

14. Avoid having the toilet in the center of the house.
15. The house should be higher than the road.
16. Avoid a "U" shaped house.
17. A house should not be "sandwiched" between two tall buildings.
18. Do not place the water tank on the roof in the center of the house.
19. Public sewage pipes must not pass under the house.
20. Do not have the fire place in the center of the house.
21. Avoid having a pond in the center of the house.

## Feng Shui Tips: 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. Solid doors are better than glass doors.



### Feng Shui Tips: Main Front Door

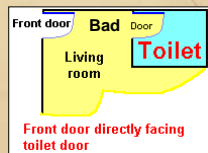
5. It should not face the back door, staircase, or a “sharp” corner pointing towards the door.
6. It should not be immediately blocked by a wall.
7. It should not face a wash basin, sink or water pipe.
8. It should not face any bedroom, toilet, kitchen or fireplace.
9. The backdoor must be smaller than the main door.
10. The size of the main door should be proportional to the size of the house. If the main door is made of two panels, both panels must be of equal size.

### Feng Shui Tips: 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. Do not place too many furniture or make the living room crowded.

### Feng Shui Tips: Living Room

5. Make an attempt to cover all exposed ceiling beams where possible.
6. Preferably, the floor area should be level with other parts of the house.
7. Avoid dark colored floor tiles in the living room.
8. If your house has split levels, make the living room at the lowest level.



### Feng Shui Tips: 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. Avoid placing large mirror in the dining room.
5. The dining table should be oval, round or rounded rectangle shaped.

### Feng Shui Tips: Dining Room

6. The dining table should not face any doors or the staircase.
7. Avoid having a ceiling beam above the dining table.
8. Avoid letting the dining table face the toilet door.

### Feng Shui Tips: Kitchen

- In Feng Shui, the Kitchen represents warmth and wealth.
- Here, you have two opposing elements: the stove representing the *Yang* or Fire element and the sink and refrigerator representing the *Yin* or Water element. Both elements clash and you must seek a proper balance between the two opposing elements.
- The kitchen should have sufficient lighting, airy and spacious. There should be a gap between the sink and the stove.

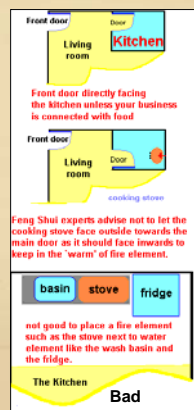
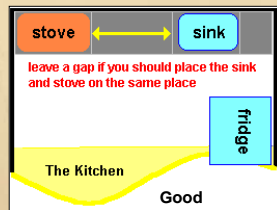
## Feng Shui Tips: Kitchen

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. Avoid placing it in the middle of the house.
5. Avoid placing it under a beam.
6. It should not be placed below a staircase.
7. It should not be sited on the same wall opposite a bed.

## Feng Shui Tips: Kitchen

8. There should not be a large window behind the stove.
9. Avoid placing it below a sewerage pipe or immediately above it there should not be a toilet.
10. Avoid placing it at a corner.
11. The kitchen should not be round or irregular shaped.

## Feng Shui Tips: Kitchen



## Feng Shui Tips: 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. Avoid overhead beams that are above a study table or the bed. One remedy is to install false ceiling if it's not too low or too costly.

## Feng Shui Tips: Bedrooms

5. Avoid "poison arrows" in the form of sharp edges, books which are like knives that points to the bed!
6. It is unfavorable to install a mirror on a wardrobe facing the bed.
7. Avoid having round windows in a bedroom.
8. Avoid having any glass panels or any opening on the roof of the bedroom.
9. The floor of must not be lower than that of the toilet.

## Feng Shui Tips: Bedrooms

10. Bedrooms must not have too many corners.
11. The bedroom door should not face a mirror.
12. Your bedroom door should not have a pointed decorative archway e.g. triangular shaped as it is a cause separation or divorce.
13. The bedroom door must not face the door of another room, toilet or immediately face the staircase.
14. Avoid having a bed headrest in the shape of a Chinese coffin.

## Feng Shui Tips: Master Bedroom

- Clear things under your bed. This is especially important if you are trying to find a mate in your life. Things under bed block the earth chi that suppose to travel up freely and be active in the room.
- Clear the path to your bed from the bedroom entry so that it won't be a twist and turn before getting there. Simplicity and clarity is ideal where the energy travels through.

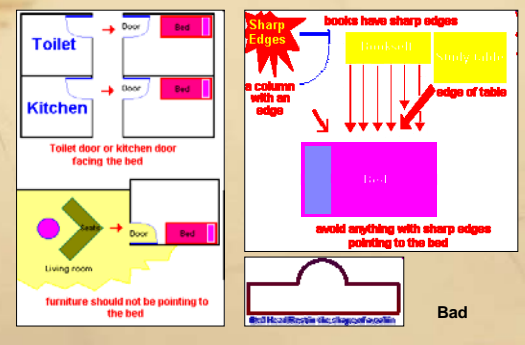
## Feng Shui Tips: Master Bedroom

- Clear the entry area to your master bedroom and place tranquil objects on that wall that are helpful to your own vibrations, based on your own Five Elements Composition.
- Clearing things out of your master bedroom that are not essential to sleeping and resting. De-clutter the night tables of pill bottles, books, newspapers, magazines, telephone, alarm clocks, candles, spiritual objects and other personal objects.

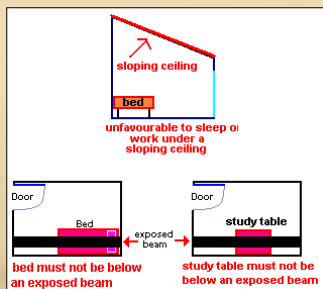
## Feng Shui Tips: Bedrooms



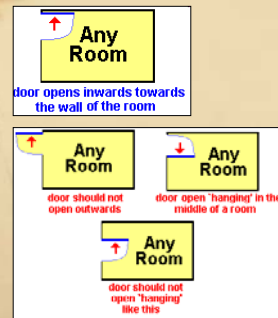
## Feng Shui Tips: Bedrooms



## Feng Shui Tips: Bedrooms



## Feng Shui Tips: Bedrooms



### Feng Shui Tips: 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 bed should not face a mirror.
5. The bed should not be placed between two concrete posts/columns i.e. "sandwiching" your bed between the two concrete posts/columns.

### Feng Shui Tips: Beds and Mattress

6. It should not face a corner or toilet door.
7. The bed headboard must be placed against the wall.
8. It should not face a window overlooking a chimney.
9. It should not be moved when the wife is pregnant.
10. It is no good to use a circular (round) bed.
11. Do not be use two single beds joined together. Get a full Queen or King sized bed.

### Feng Shui Tips: Mirrors

- Mirrors have a quality that absorb and hold negative energy and reflect it back out. Here's some mirror taboos you should avoid:
- Mirror behind the stove - increases anger, confrontation in the household, rapid burning out of asset, restless sleep, insomnia, aggressive dreams, increase agitation, nervousness.
- Mirror facing front door - disturbs family unity, reduces wealth and helpful networking.

### Feng Shui Tips: Mirrors

- Mirror reflecting in bedroom - creates restless sleep, harms relationship and career in the long run besides declining health.
- Mirror reflecting the desk - diminishes your power, concentration, emotional calmness, benefits of your hard work.
- Mirror tilted to reflect the ceiling - places limits in the growth of career and money.

### Feng Shui Tips: Interior Decoration

1. Do not place stuffed animals on the walls in bedrooms.
2. Do not place plants in the bedroom.
3. For plants in the house, choose plants with rounded leaves and preferably green color. Avoid plants like cactus with spikes.
4. Best to display lion statues in pair. They must face outside the main door.
5. Avoid placing paintings on water in the bedroom.
6. Painting rooms according to direction/area.

### Feng Shui Tips: Children

- Incorporate Five Elements composition that is beneficial to you and your family, especially your children.
- If your child is aggressive or overly active, add *Yin* (gentle) colors that are neutral like khaki, white, pale yellow or gray.
- If your child is passive, needs motivation and too easy going, add *Yang* (dominating) colors like red, orange, purple, pink to stimulate energy.

## Feng Shui Tips: Incorporating Five Elements

- For adults, having the right colors to wear for job interviews, major meetings or even date mean elevating the chance for success.
- When you feel good you radiate more positive energy.
- Women can incorporate these colors through jewelry, purse or scarf; men through neckties, key chains and clothes.

## Feng Shui Tips: Children

- Kids' supplies, like school bag, pen, pencil, notebook, book cover, computer, screen saver, cell phone cover, should correspond to the child's Five Elements composition.
- For example, if your child lacks the Wood Element, incorporate book cover with leaves, trees, grass images or green or brown colors to compensate.
- Children needing Water Element should have fish, seashells, sailboat, blue or black color bookmark and book cover.



## Questions & Comments

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## Year 2010 Prediction

### Prediction: 2010 Year of Tiger

- Chinese New Year 2010 begins on February 14<sup>th</sup>, 2010.
- For Feng Shui reading, Year 2010 "The Year of Yang Metal Tiger" starts on February 4<sup>th</sup>, 2010.
- The auspicious 8 will be in the center, indicating auspicious energy in 2010 so it will be a robust year but financially is not going to do well.
- No water element in 2010. Water brings wealth; no water no good!
- Favorable directions: East and West.
- Unfavorable directions: North and Southwest.

## Prediction: 2010 Year of Tiger

- February 4, 2010 begins the Year of the Tiger, therefore, helpful to people with Chinese Zodiac sign of Pig/Boar – not so good for Snake or Monkey.
- Tiger is a Wood sign, and 2010 will be a Metal year, so there is some conflict there (Metal chops Wood).
- Tiger year natives are vulnerable in Tiger year. However, this does not mean all Tigers would be unlucky because if the Five Elements is balanced through Feng Shui, the chance of success would be possible.

## Watch Out for Three Affliction Areas

- Every year we have to be aware of the location of the three afflictions in Feng Shui: Tai Sui, Wu Huang (5 Yellow) and San Sha (3 killings).
- These 3 locations are occupied by killing or harmful qi (energy).
- Any disturbance within these afflicted sectors will bring bad luck, sickness and loss to the residents of the building. By disturbance we mean vibration of the wall or the floor caused by renovation such as digging, knocking or drilling.

## Tai Sui (Grand Duke) in the Northeast




- Tai Sui is one of the strongest sha qi (killing qi) of the year. Tai Sui is a feticious star corresponding to Jupiter.
- For the Year 2010, Tai Sui is located in the Northeast corresponding from 52.5° to 67.5°.
- Do not disturb this sector.
- Do not sit facing the Tai Sui direction.
- Sit with the Tai Sui behind you in any business negotiation. This way you are making the other party confronts the Tai Sui.
- Place a pair of Pi Yao (originally known as Pi Xie) in this sector to pacify the sha qi of Tai Sui.

## Wu Huang (5 Yellow) in Southwest

- Wu Huang 5 Yellow is the annual misfortune star. When disturbed, it brings financial loss, obstacles to success and obstacles in relationship, severe illness and accidents.
- In 2010, the 5 yellow star occupies the Southwest sector of any building corresponding from 202.5° to 247.5°.
- Do not disturb this sector. No noisy aquarium here.
- Avoid anything that is red in color or open burning flame in this sector because fire will strengthen the earth energy of 5 yellow.
- Place round golden yellow color objects such as golden CDs in this sector or remedy with 5-rod metal wind chimes in this sector to exhaust the earth energy of the 5 Yellow.
- If your home's main door or your bedroom is located in the Southwest sector, be extra cautious in the month of May 2010 on the following dates: May 5th, May 16th, May 25th, and June 3rd.

## San Sha (Three Killings) in the North

- 3 killings is an annual affliction star. When disturbed, it can bring disharmony, unwanted argument, hostility, scandal, injuries and sickness.
- For the year 2010, the 3 killings is located in the North corresponding from 337.5° to 22.5°.
- Do not disturb this sector.
- No vibration of the floor or walls here. No digging up the garden, change your gate, build new porch or extend kitchen in the North sector this year. Postpone any renovation in the North until 2011.
- Do not sit with the 3 killings behind you. 
- You should face or confront the 3 killings.
- Place 3 Chi Lin in this sector to pacify the sha qi of 3 killings.