

Perfect balance

Achieve harmony in home, heart through feng shui

By Vicky Waltz

Contemporary artist Ranna-Lesley Lachlan's studio is in the unfinished basement of her Stephens City home. Despite the native Australian's talent for creating colorful, abstract canvases that have won her critical acclaim, Lachlan says the location of her studio is far from conducive to fostering a healthy work environment. While the basement's cold cement floors, dimly lit interior and low ceiling beams do not hinder the artist from achieving success, they can lead to bad feng shui.

Therefore, Lachlan says, she's had to make a few modifications to rectify the problem.

"Feng shui, what is feng shui?" Lachlan asks, her black pants and shirt speckled with gold paint. "Simply put, feng shui is an ancient Chinese practice that seeks to balance and harmonize a person's environment. I like to think of it as acupuncture for your house."

Dating back to seventh century China, feng shui is the art of placement, or situating objects to direct or redirect a flow of energy through one's surroundings, Lachlan explains. This energy, called chi, comes from the earth and flows through buildings, as well as through people.

According to certified feng shui practitioner Sara Schroerlucke, who owns Wind & Water, a feng shui consultation business in Alexandria, chi is in constant motion.

The goal of feng shui is to harness chi and encourage it to flow in beneficial ways. Good chi can promote happiness, health and prosperity, while bad chi can lead to sickness, strained relationships and financial problems.

"Feng shui literally means wind and water," Schroerlucke says. "Wind and water are the most powerful forces in nature, and the Chinese understood how those forces affected people. Because the universe is always changing, feng shui creates energy in a home that improves the environment and mitigates bad changes."

Having earned a Ph.D. in Eastern art, Lachlan stumbled across feng shui early on in her studies, and over the years, it became a hobby for her. Since she and her husband moved to Stephens City six years ago, Lachlan has implemented her knowledge of feng shui throughout their

home. Some of the first changes she made were in the basement.

"I hate working in the basement, but I've made what improvements I can," Lachlan says, gesturing to the bright white floors and the white sheets covering the dingy walls and ceilings. "I've tried to make the room very soft to compensate for the exposed

beams and the nails pointing through the ceiling.

"Working under beams is like having the pressure of whatever the beams are holding up pressing down on you," she adds. "The sheets help a lot. They reflect the light, as does the floor."

According to Schroerlucke, feng shui is composed of four schools, although the first two, the form school and the compass school, are the most widely employed. The form school, Schroerlucke says, involves the selection of a good physical environment and focuses on the landscape contours of an area, placement of the home, and the shape and height of the building. The compass school, also known as the traditional school, uses a Lohan, or compass, to understand abstract energies that are associated with time and space. Using the eight cardinal directions, feng shui practitioners interpret auspicious and inauspicious locations for buildings, house floor plans and rooms. The compass school is the form that both Schroerlucke and Lachlan practice.

"Each direction represents one of the five elements: earth, water, fire, metal and wood," Lachlan explains. "So depending on what direction a room in your house faces, you should include objects that will represent that element. For example, our front door is blue because our house faces the north, and blue represents water. And our dining room, which faces the southeast, is filled with plants, because plants represent wood."

A room's location has an enormous impact on feng shui, Lachlan adds, a factor that most Western architects do not take into consideration. While kitchens already have a capacity to suppress, Lachlan warns, a kitchen that faces the south, as hers does, can generate very bad chi.

"Kitchens are full of water, and the south represents fire," Lachlan says. "So a kitchen that faces the south can extinguish the fire."

In an attempt to compensate for her kitchen's location, Lachlan has covered the white cupboards with red felt, a color that represents fire. In addition, she has put photographs of her malamutes on the refrigerator, because animals also represent the fire element.

"I've got some plants in the kitchen as well," Lachlan says, "although the classic foundation discourages putting plants in the kitchen because plants represent good luck, and you don't want your good luck going down the drain. But plants represent wood, too, and wood feeds fire. Really, a lot of feng shui is about finding solutions to existing problems."

Skeptics may call the practice a lot of superstitious nonsense, but champions of the custom are adamant that feng shui works. Several years ago, when Schroerlucke's career had reached a standstill, she hired a feng shui consultant to examine her home.

"The woman noticed that I had a statue of Hamlet holding a skull in the career corner of my house," Schroerlucke recalls. "She told me that the statue represented death, and that could be a reason why my career wasn't going anywhere. So I replaced the statue with a crystal vase filled with flowers, and my career took off."

Although Schroerlucke was working as a program manager for the IRS at the time,

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Daily staff illustration by Vicky Waltz

The words feng shui appear in Chinese writing.

Navigating through feng shui

Glossary

- ▶ **Feng shui** (fung shway): An ancient Chinese art and science that balances your environment, harmonizes it and promotes prosperity and good fortune. Translates to mean wind and water.
- ▶ **Chi** (chee): Vital life energies that flow through all things.
- ▶ **Lohan**: A compass that relates to the eight energy points.

Directions and Elements

- ▶ **North**: Water
- ▶ **Northeast**: Earth
- ▶ **East**: Wood
- ▶ **Southeast**: Wood
- ▶ **South**: Fire
- ▶ **Southwest**: Earth
- ▶ **West**: Metal
- ▶ **Northwest**: Metal

The Four Feng Shui Schools

- ▶ **Form School**: Involves selection of good physical environment, and focuses on landscape contours of an area, placement of home, and shape of building.
- ▶ **Compass (Traditional) School**: Uses a lohan to determine the auspicious and inauspicious locations for buildings, house floor plans and rooms.
- ▶ **Black Hat Feng Shui School**: In-

corporates some rituals that reside with Buddhism. Developed in the U.S. and is known as a hybrid of Tibetan Buddhism, Taoism and traditional feng shui. Based on the direction of the front door rather than the compass.

- ▶ **Intuitive School**: Experts in this school will tell you how they "feel" about a place. The Chinese recognize the form and compass schools.

— Source: Wind & Water

The Nation's Housing



Kenneth J. Harney

Setting value is vital

WASHINGTON — When you buy a house, does it really matter what type of valuation method is used by the lender? Does it matter if your lender uses a live appraiser, an online property value database or a quick "drive-by"?

You bet it does, especially now. Lenders nationwide have just been warned that when they use anything less than a full, traditional appraisal in housing markets where values are soft or weak, they could be penalized on Wall Street.

Fitch Ratings, one of the major risk-assessment firms for the global bond market, believes that anything less than what it calls "the full monty" — an on-site, exterior and interior professional appraisal — is likely to overstate the true worth of the property if it's located in any of dozens of slowly appreciating markets around the country.

Fitch plans to impose a 10 percent to 15 percent "haircut," or devaluation, of the homes backing mortgages in bond pools if they are in soft real estate markets and did not receive traditional full appraisals. That rules out all the quicker and less costly valuation alternatives currently in wide use, including online database "automated valuation models" (AVMs), broker price opinions (BPOs), desk reviews, tax assessments and drive-bys.

Bond investors — those who buy into the giant mortgage pools that fund much of the American home loan market — care deeply about accurate property valuations. That's because when borrowers default and go into foreclosure, investors take heavier losses when the appraisal used by the lender inflated the property's true value.

Under Fitch's new policy, a home valued in Denver at \$300,000 by an AVM could be treated as having a true market value — for bond market purposes — of just \$255,000. A \$1 million house in San Francisco or San Jose, Calif., could be devalued by \$100,000 to \$150,000. Currently about two dozen major markets are rated as "soft" or "weak" by Fitch, but others could be added to the list in the months ahead as interest rates rise and appreciation slows.

The impact of the policy change on individual consumers? Most likely you'll see a move by some lenders to avoid valuation methods that could trigger the "haircut." For some home buyers, that could mean paying \$350 to \$500 for a traditional appraisal rather than \$50 to \$100 for an alternative valuation. It could also mean longer processing times for loans to move from application to closing.

Fitch's senior director for residential mortgage-backed securities, Sarbansh Ghosh, said the policy change is a response to the surging popularity of alternative valuation techniques among lenders. AVMs, in particular, are much faster and cheaper than full appraisals, and allow lenders to respond to borrowers' demands for speedy closings.

Yet Fitch's research in soft and declining markets suggests that automated valuation techniques aren't as good as live appraisers in pinpointing values in areas where appreciation rates are slowing down. Appraisers "visit the property and observe its condition, and the condition of the neighborhood," said Ghosh. Automated valuation models depend on public records of closed sales "and inevitably lag" pricing changes under way in the market.

Not surprisingly, traditional appraisers are cheering Fitch's

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she became so fascinated with feng shui that she decided to become a part-time consultant herself.

"Feng shui deals a lot with clearing clutter," Schroerlucke explains. "Clutter can be a reflection of our life. It upsets the balance. If our environment is cluttered, our health is affected. But if we have balance in life, we have good health and live long lives."

Feng shui has been a blessing for Schroerlucke, largely in part because, after moving to an Alexandria townhouse that is conducive to having baby boys, she became pregnant with her first child.

"My husband and I had tried to have children for 22 years," Schroerlucke says. "I call my son my feng shui baby. I don't understand how it worked. You just have to have faith in the universe."

Several years ago, Sandy Sowada, owner of Lost Dog

Bed and Breakfast in Berryville, invited Schroerlucke to do a consultation for the business. Sowada, whose husband had been in the military, was no stranger to decorating. Since her marriage, she'd lived in nearly 20 different houses.

"I just wanted a fresh perspective on things," Sowada recalls. "Decorating can be fun, but when you've done it as many times as I have, you get tired of it. Sara asked me what I wanted to change, and I told her I wanted to provide a homelike oasis for my guests."

While Schroerlucke did not recommend any drastic changes to the Lost Dog, she did advise a little rearranging. A mirror that reflected the underside of a floating staircase was moved to the dining room, and a fountain was added to the yard.

"For some people, feng shui may be as casual as reading a horoscope, and others take it

really seriously," Sowada says. "I think there may be something to it. There's one room in my house where three sets of twins have been conceived. When I asked Sara about it, she pointed out that on one side of the bed, there was a dresser with a mirror on top of it, and on the other side of the bed, there was a vanity with a mirror on top of it. So when you stand on the bed, you see

multiple reflections of yourself. Now, mirrors are supposed to represent water, and water is conducive to fertility. In addition, the bathroom off that bedroom has a whirlpool tub and a separate shower. That's a lot of water..."

Needless to say, Sowada says with a laugh, the vanity is now in the attic.

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