Harvard University Chinese Student Association Welcomes New Students

By Jianghe Niu (Translated by Mengyi Xu and Peng Xu)

Harvard-Radcliff Chinese Students Association President Leizhi Sun. (Photo by Jianghe Niu)

Immersed in the festivities of this year’s Mid-autumn festival, Harvard University welcomed its 375th class of freshmen. The Harvard-Radcliff Chinese Students Association held a reception to welcome the new students hailing from China.

Haoxuan Dong, the current CSA cultural chair was the MC for the event. In her introduction of the keynote speaker, CFO. Yang Shi from the Harvard Medical School, she added humorously that “Professor Shi is one of the most well-known professors here that we will embark. Although we know how to study but also know how to play while you catch up on the news’ brand new coloring magazine’s story, Twenty, speaks on big decisions, consequence, and following your dreams.”

Haoxuan Dong

Asian Poverty Down, Despite Declining Household Incomes

By Kane Carpenter

In the face of a down economy and falling household incomes, fewer Asians in the United States are living under the poverty line, according to data from the Census Bureau that was released last week.

Only 12.1 percent of Asians, comprising of 1,729 people, were categorized as living under the poverty line in 2010, as opposed to 12.5 percent, some 1,746 people, in 2009 – a decline of 0.4 percent. Asians were the only race that showed improvement on the poverty front, while other categories of races (White, Hispanic, and Black) all showed increases in poverty numbers.

Asians, however, showed the largest decrease in household income among the different races, dropping from $66,550 in 2009 to $64,308 in 2010 – a percentage change of 3.4 percent. Whites, Hispanic, and Blacks, on the other hand, had decreases ranging from 3.2 percent to 1.7 percent.

The nation as a whole showed an increase in poverty between 2009 and 2010, rising 0.8 percent from 14.3 percent to 15.1 percent.

Households in the United States were also poorer; in general, with average household incomes falling from $50,599 in 2009 to $49,445 in 2010. The poverty line for 2011 was set at $22,350 (total annual income) for a family of four, according to the United States Health and Human Services department.

Lillian Chan's brand new coloring page offers your kids a chance to play while you catch up on the news. All attendees received a copy of “A Living guide of Boston for new Harvard students and Scholars”. This guide was compiled in 2007 and was edited four times in 2008, 2009, 2010 and 2011 respectively. The guide contains a variety of information, including dining, shopping, living, sports, entertainment, banking, travel, driver’s license and etc, basically everything one would need in daily life. The author even learned something new: every second weekend of August is tax-free weekend in Massachusetts, everything priced under $2,500 qualifies to be tax-free.

The organizer of the event provided an abundance of delicious snacks, fruits and beverages. Everyone enjoyed chatting and catching up with each other in this congenial and informal setting.

Borrowing from CSA president Leizhi Sun’s speech as the closing comment: “Today we met here, tomorrow it is from here that we will embark. Although we come from all over the world, tonight we are one family.”

In This Issue

Anna Ing visits the Allston-Brighton sushi restaurant Fish Market for her column, A Food Aficionado.

Lillian Chan’s popular comic series, Empty Bamboo Girl, issues another lesson on love.

Jisoo Park of Teen Voices Magazine’s story, Twenty, speaks on big decisions, consequence, and following your dreams.

Michael Tow offers his advice on numerous financial topics in his column, Ask the CFP®.

This issue’s Announcements and Events Listings

Jianghe Niu reports on a Harvard Chinese Students and Scholars Association welcoming party.

Read articles & view e-paper @ www.sampan.org
Bread Health Educational Workshop

All events are FREE with Cantonese presentation but pre-registration is required.

Friday, 9/23 Wollaston Senior Center
11am-noon
550 Hancock Street
Quincy, MA 02170
Contact: Joyce Guan (617)471-9354

Thursday, 10/6 Wang YMCA 6:30-7:30pm
8 Oak Street
Boston, MA 02116
Contacts: Kit Wong 617-426-2237
ex223 (Sat) or Angela Tang at 617-426-2237

Wednesday, 10/26 ABCD Head Start
9-10am
11 Shawmut Ave
Boston, MA 02118
Contact: Regina Wang 617-482-3087x711

Teaching House Boston - Free English Classes

Teaching House Boston is now registering for new English classes starting September 19, 2011.

Upcoming dates and classes:

2 week long courses
1. September 19 - September 30, 2011
   Level: Pre Intermediate
2. October 3 - October 14, 2011
   Level: Upper Intermediate

4 week long course
September 19 - October 14, 2011
Level: Pre Intermediate

Where:
1. Faneuil Hall, South Market building 1
   3rd floor, room 4136
   Boston, MA, 02109
*Entrance locate next to Godiva Chocolate store

How:
1. Visit the office and take a placement test
2. Pay the deposit.

The classes are free but you will be required to:
Pay a $10 refundable deposit/week
Pay a $5 /week, non-refundable fee. TH Boston will provide all materials needed during class under this fee.
*The $10/week deposit will be refunded at the end of the course if 90% attendance is met, correspondent with the number of weeks
For additional questions feel free to contact info@iboston.com or 617-372-7736
International House Boston
1 Faneuil Hall | South Market Street
T: +1 617 939 9318 | F: +1 646.219.7759

English Classes at NOAH

Classes start:
LEVEL 1 - Tuesday September 20, from 6:30 - 8:30pm
LEVEL 2 - Wednesday September 21, from 6:30 - 8:30pm
NEW on SATURDAYS: Introduction to Citizenship 9am - 12pm - Class starts Saturday September 24/2111. This class is to prepare students with little or no English, to be ready to take the full Citizenship. Class Registration is in NOAH offices. For questions or information, please call NOAH Manlio Méndez 143 Border Street, East Boston, MA 02128 617-567-5882 x 242 617-418-0242

*FREE Immigration Advice*
(2011 Schedule)
July 6 & 20
August 3 & 17

September 7 & 21
October 5 & 19
November 2 & 16
December 7 & 21

Room 804 in Boston City Hall
12:00 (noon) - 2:00 PM
For more information, please contact the Mayor’s Office of New Brunswickers Boston City Hall Room 803 617-635-2980
Fall 2011 Job Fair
Wednesday, September 28, 2011
10:00 a.m. - 1:00 p.m.
YWCA Cambridge in Central Square
7 Temple Street
Cambridge, MA

For more information, call 617-349-6259
Sponsored by the Cambridge Office of Workforce Development

GED Classes at Boston Asian: Y.E.S.

If you left high school before graduation, you can earn your GED certificate, which will open doors to college, advanced training, jobs, and other opportunities. Y.E.S.’s GED program is 15-20 hours a week from Monday to Thursday. For Boston residents ages 16-21 Call now for enrollment information. Please ask for William Li.
Boston Asian: Youth Essential Service
199 Harrison Avenue
Boston MA 02111 617-482-6243

SAMPAN is New England’s only bicoisly bilingual English-Chinese newspaper. It is nonprofit and nonpartisan. Founded in 1972. SAMPAN is published by the Asian American Civic Association. SAMPAN is distributed free in Chinatown and the Greater Boston area. All donations to the publication are tax deductible. Subscription: $50/year (1st class mail), $35/ year (3rd class mail).

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SAMPAN is a publication of the Asian American Civic Association
130 Auckland Street, Dorchester, MA due to closing the waitlist at Savin Hill Apartments, As of Saturday October 1, 2011, we will be

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What percentage of a portfolio should be in bonds?
-Janet T, Boston

Janet, each person’s situation is different and there are many factors involved. These factors may include your age, risk tolerance, assets, income, cash flow etc. However a very general rule of thumb is whatever your age is, to have that number be the minimum percentage of bonds/ fixed income that you have.

I just got laid off and have credit card bills. I was thinking of taking an early withdrawal from my Traditional IRA to pay them off. Does that make sense?
-Chuck A, Sudbury, MA

Chuck, taking an early withdrawal from your Traditional IRA is generally a bad decision to make. Not only are you taking money from your retirement savings and losing tax deferred growth but you will have to pay taxes and penalties. If you do not qualify for an exception there is a 10% tax penalty and federal and local taxes taken out before you get your money.

Let’s say for instance you wanted to do an early withdrawal of $10,000 from your Traditional IRA. If your federal tax bracket was 28% and your state income tax rate was 5%, it would be $3,300 in taxes. Add that to the $1000 10% penalty means you are left with only $5,700. While I understand needing to reduce your current bills, I would look for other options like a home equity line before resorting to an early withdrawal from your IRA.

What is the difference between a Financial Advisor, CERTIFIED FINANCIAL PLANNER™ professional and Certified Financial Analyst (CFA)?
-Terry W Boston

A financial advisor is a general term for someone who renders financial services to individuals or businesses. This can involve managing investment decisions or recommending investments.

Many CERTIFIED FINANCIAL PLANNER™ professionals are financial advisors, but not all financial advisors are CERTIFIED FINANCIAL PLANNER™ professionals. Some financial planners assess every aspect of your financial life—including saving, investments, insurance, taxes, retirement, and estate planning—and help you develop a detailed strategy or financial plan for meeting your financial goals.

A CERTIFIED FINANCIAL PLANNER™ professional is a financial planner that has met the required experience and educational specifications of the Certified Financial Planner Board of Standards. CERTIFIED FINANCIAL PLANNER™ professionals have also sworn to abide by the specified codes of ethics. They have also passed a national test which is administered by the CFP Board of Standards.

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CONTINUED ON PAGE 5

Looking to buy a home in next 2-3 years? Interested in AFFORDABLE HOMEOWNERSHIP in Boston’s Chinatown? If your answer is yes and wish to be informed of such opportunities, you may fill out the form below and return it to us. Your personal information will remain confidential.

The completed form can be returned to: chop@asiancdc.org or by fax (617)482-3056; or by email chop@asiancdc.org

PLEASE PRINT 請大寫請字母

First Name 名 ______________________ Last Name 姓__________________
Home Address 家庭住址 _______________________________________
City 城市_________________Zip Code 郵政編碼__________________
Phone電話 ___________________ Total Household Size 家庭總人口________
Email 電子郵件____________________________________________________
Household Annual Income 家庭總年收入 $____________________________
Are you first time homebuyer? 您是第一次買房者嗎請?Yes ___ No ___

Asian Community Development Corporation 亞美社區發展協會
Tel: (617)482-2380 ext 轉208

Free Housing Counseling 免費房屋問題咨詢
- Pre-purchase買房
- Rental assistance租房協助
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A Food Aficionado

By Anna Ing

Boston is a city full of great food and a city that enjoys a plethora of Japanese restaurants. One recent standout that comes to mind is Fish Market Sushi Bar [170 Brighton Avenue, Allston, MA 02134 (617) 783-1268]. This tiny hole in the wall joined the sushi scene and has been satisfying fans with creative, fresh and tasty maki rolls, and sushi. This simple, tastefully decorated space - in tans and whites – features a sushi bar predominantly on the right. At the moment Fish Market does not have a liquor license, so it is BYOB. Two close Hong Kong buddies hailing from Quincy decided to join forces to open their own restaurant and Fish Market shines and delivers quality with its excellent food. Also it doesn’t hurt that their sushi chef apprenticed at the Japanese cuisine pioneer Oishii Restaurant, so you already know that everything will be great.

First start off with their now famous Avo-tastefully decorated space - in tans and whites – features a sushi bar predominantly on the right. At the moment Fish Market does not have a liquor license, so it is BYOB. Two close Hong Kong buddies hailing from Quincy decided to join forces to open their own restaurant and Fish Market shines and delivers quality with its excellent food. Also it doesn’t hurt that their sushi chef apprenticed at the Japanese cuisine pioneer Oishii Restaurant, so you already know that everything will be great.

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delicious kinds of roe (tobiko or fish eggs), cucumber and tuna sashimi (white and regular) mixed with a great lemony mayo. Next came the nigiri sushi (usually raw fish over small amount of rice) - mackerel (distinctive but not for everyone), super white tuna (mizutoni) so full of flavor along with a piece of umptuous seared foie gras (goose liver) topped with a piece of truffle (fructifying body of underground mushroom). Each bite of the nigiri yields a mouthful of freshness and flavor! Plus the nigiri portions were generously sized! One lovely appetizer dish - scallops and Uni $6 consisted of 2 pieces of sashimi style scallops topped with uni (sea urchin) $6 paired together well with the sweet scallop essence along with the taste of the sea from the uni were accentuated by the yuzu (Japanese citrus fruit) and Japanese basil dressing. Next came the makimono (variety of rolls) that were ordered-Jalapeno Twister $9.50, White Tiger $9, Baked Scipy Scallop $9.50 and Caterpillar $9.50. Each of these rolls had avocado, flying fish roe (tobiko) by varying twists and tastes to set them apart. First off the Jalapeno Twister with the jalapeno slices atop each piece gave a light spicy heat to each slice coated with the salmon, cucumber, and added kick from the jalapeno sauce drizzled on it. The white seaweed enveloped the White Tiger Maki with tuna as well causing a clever switch and contrasting appearance too. The Baked Scipy Scallop incorporates well with a nice spicy scallion mayo along with crabstick and scallop over avocado maki. Finally, the classic Caterpillar Maki packs plenty of avocado slices over the rice, covering up the lovely eel, cucumber and avocado maki roll. For reasonably priced, quality, innovative sushi to remember to check out Fish Market Sushi Bar the next time you’re in the Allston-Brighton area.
The Malden Redevelopment Authority will accept proposals from qualified Lead Paint Inspectors, Housing Quality Standards Inspectors, and Construction Contractors to perform services in conjunction with their Housing Rehab, First Time Home Buyer, and Lead Abatement Programs. These programs are funded through federal and state Lead Paint Grants, Community Development Block Grant, and the HOME Investment Partnership Program and serve the cities and towns of Malden, Everett, Revere, Medford, Melrose, Chelsea, Arlington and Winthrop.

The three separate RFPs will be available September 12, 2011 and can be picked up at the Site Office of the Malden Redevelopment Authority at 176 Pearl Street, Malden, MA 02148, or requested via phone at 781-397-1940, or email at Mei@MaldenRedevelopment.com. Questions about these specific RFPs and about specific programs of the MRA should be addressed to Dennis Falcone, Site Office Director. Office hours are Monday, Wednesday and Thursday 8-4, Tuesday 8-7 and Friday 8 – noon.

Proposals are due at the Site Office of the Malden Redevelopment Authority at 176 Pearl Street, Malden, MA 02128 no later than 11 a.m. on Friday, October 14, 2011. All proposals should be addressed to Stephen M. Wishoski, Executive Director, Malden Redevelopment Authority.
"Mina Kim, wake up now!" yelled my umma into my ears along with my loud Hello Kitty alarm clock. I have never really been a fan of alarm clocks. Every morning, at six o’clock, when it tries its best to wake me up, all it does is call my umma so she can wake me up herself with her confident voice.

"If you don’t wake up now, you will be late for school. And then, you will never get into a good college and your life will be over!"

That is my umma’s famous line. Every time I sleep in, go on cyworld, or even text, she says her line and gives me a lecture. She always mentions how important it is to do well in school and how important it is to get into a good college when you are twenty. She talks as if getting a university education is the only thing that matters in life. After her third time repeating the line that morning, I dragged myself up out of bed. I took a shower while my umma yelled outside the door for me to hurry up, and then walked to school in my uniform as it swayed in the wind.

"Mina Kim!" called my friend, Yuri, as I walked into the school building with its big bold sign reading, Seoul Girls’ High School.

"Mina, did you hear?"

"Hear what?"

"The auditions for Super Star K3 starts today!"

"Oh, really? Are you going?"

"Are you kidding? My mom would kill me if I went! And besides, I’m not a very good singer.

"Are you kidding?"

"Me?"

"Yeah! You’re a good singer and you like singing, don’t you?"

"Well, yes... But my umma... I’ll think about it."

"Alright. At least it’s not a ‘no’."

I loved singing. It was the one thing I was good at and the thing I enjoyed the most. That is why my heart started pounding so hard when I heard about the audition. However, knowing my umma, I couldn’t make up my mind so easily. The image of her yelling at me and giving me a lecture was so vividly imaginable. I spent the whole day imagining her yelling at me and giving me a lecture. For me, it was not much. It was just like going on from 12 to 13. The same cycle happened again the very next morning, I dragged myself up out of bed. I took a shower while my umma yelled outside the door for me to hurry up, and then walked to school in my uniform as it swayed in the wind.

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"Alright. At least it’s not a ‘no’."

I loved singing. It was the one thing I was good at and the thing I enjoyed the most. That is why my heart started pounding so hard when I heard about the audition. However, knowing my umma, I couldn’t make up my mind so easily. The image of her yelling at me and giving me a lecture was so vividly imaginable. I spent the whole day imagining her yelling at me and giving me a lecture. For me, it was not much. It was just like going on from 12 to 13. The same cycle happened again the very next morning, I dragged myself up out of bed. I took a shower while my umma yelled outside the door for me to hurry up, and then walked to school in my uniform as it swayed in the wind.

"Mina Kim!" called my friend, Yuri, as I walked into the school building with its big bold sign reading, Seoul Girls’ High School.

"Mina, did you hear?"

"Hear what?"

"The auditions for Super Star K3 starts today!"

"Oh, really? Are you going?"

"Are you kidding? My mom would kill me if I went! And besides, I’m not a very good singer.

"Are you kidding?"

"Me?"

"Yeah! You’re a good singer and you like singing, don’t you?"

"Well, yes... But my umma... I’ll think about it."

"Alright. At least it’s not a ‘no’."

I loved singing. It was the one thing I was good at and the thing I enjoyed the most. That is why my heart started pounding so hard when I heard about the audition. However, knowing my umma, I couldn’t make up my mind so easily. The image of her yelling at me and giving me a lecture was so vividly imaginable. I spent the whole day imagining her yelling at me and giving me a lecture. For me, it was not much. It was just like going on from 12 to 13. The same cycle happened again the very next morning, I dragged myself up out of bed. I took a shower while my umma yelled outside the door for me to hurry up, and then walked to school in my uniform as it swayed in the wind.