New College Day Helps Community’s Students Look At Higher Education Possibilities

In a first-of-its-kind event held in Chinatown, the Asian American Civic Association Youth Council organized a College Day in which students, parents and college admissions representatives had the opportunity to meet and talk about the college admissions process and financial aid. More than 175 students and parents attended the event which hosted 15 colleges from around Massachusetts. A seminar on financial aid, held in Chinese, was geared toward parents eager to learn more about ways to fund their child’s education.

Representatives from Tufts University (above left) and Emerson College (above right) gave advice and guidance to students wanting to learn more about their schools.

MAP for Health Appoints New Executive Director

Wednesday, November 30 marked an important day for the Massachusetts Asian and Pacific Islanders (MAP) for Health as the organization introduced a new Executive Director, Taro O’Sullivan, to its leadership, taking over from Jacob Smith Yang, who had been the organization’s Executive Director for nine years.

MAP for Health is a non-profit organization that, in addition to being a key resource for building HIV/AIDS awareness and delivering HIV prevention and education in the Asian community, is focused on two issues: Youth development and safety of API (Asian and Pacific Islander) youth, especially lesbian, gay, bisexual, transgender and questioning (LGBTQ) youth; and the widespread epidemic of hepatitis B in the API community.

“I really enjoyed my time at MAP,” said former Executive Director, Jacob Smith Yang. “In many ways it was a dream job, but after nine years it is a good time to do some different things professionally, but I really love the organization.”

“O’ Sullivan brings a wealth of experience to the job and community,” Yang added.

O’Sullivan is the former executive director of Asian Society for the Intervention of AIDS (ASIA) in Vancouver, British Columbia, and has experience in strategic community outreach, and in promoting strong relationships with funders and health authorities.

Cathay Bank Awards BCNC Youth Center Grant

Cathay Bank Awards BCNC Youth Center Grant

MAP for Health’s new Executive Director Taro O’Sullivan

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FEATURE

A Thanksgiving Abroad – how our intern spent her first Thanksgiving in the U.S.

中文專版

華埠新聞
Social Security Part 2: Withdrawal Strategies

By Michael Tow CFP®

The 79 million Baby Boomers in the United States have started to retire. Without that regular paycheck coming in every week, many boomers will hope to lessen that blow by ap- plying for social security benefits. However knowing your options and withdrawal strate- gies regarding your benefits can have a major impact on your income during retirement. Here are some withdrawal strategies that may be right for you.

Work longer

The most obvious way to increase your Social Security benefits is to work longer. Early re- tirement starts at 62, full retirement benefits at (65-67) and delayed retirement is at 70. Every year you wait after full retirement, your benefit will increase approximately 8%-9%. Also by working longer, you also have the ability to increase your benefit because the Social Security Administration (SSA) uses your top 35 years of earnings. So if your salary now is large- er than earlier on in your career, it will replace your benefit when your spouse reaches full re- tirement age, then immediately suspend your benefit until age 70, at the point which you collect and in some cases you may not want to collect right away. In the “claim and suspend” strategy permits the lower income earner to collect spousal benefits when the higher-income spouse postpones benefit collection. To accomplish this strategy, you would file for your benefit when your spouse reaches full re- tirement age, then immediately suspend your benefits with the SSA and defer taking your benefit until age 70, at the point which you collect the maximum benefit.

Reverse your early filing no longer works

This used to be a big loophole in the system, where you claimed your early social security benefits at 62 and at age 70 you could reverse your decision and pay back all the payments you receive and then start receiving your high- er delayed benefits. In essence, you were get- ting an interest free loan from the government. The SSA at the beginning of this year closed this loophole. Now you only have a small window (12 months) to reverse a decision after start- ing your Social Security retirement benefits. Only one reversal per lifetime is allowed, so be very cautious about withdrawing an appli- cation for benefits. Also anyone who received benefits based on your application must also consent in writing to the withdrawal.

Maximizing retirement income is very impor- tant to a retiree. Hopefully this will give you some additional insight on some of the poten- tial Social Security withdrawal options that are available to you.

If you have a personal finance question or top- ic that you would like me to discuss in a future article please email me at mtow@newbostonfinancial.com.

CERTIFIED FINANCIAL PLANNER ™, Michael Tow is President of New Boston Financial. He is a registered representative of, and offers se- curities and advisory services through Com- monwealth Financial Network a member firm of FINRA/SIPC and a Registered Investment Advisor. He is located at 58 Harvard Street in Brookline and can be reached at 617-734-4400 or www.newbostonfinancial.com.

SOUTH COVE COMMUNITY HEALTH CENTER

The Premier Asian Community Health Center in Massachusetts

Referral Coordinator (FT)

Managed Care/Social Services Department

Assist the medical department to obtain referral authorization from insurance company/managed care plans and to schedule specialty appointments with hospital. Provides interpretive services to clients, patients and their families. Maintains an updated knowledge of all insurance plans accepted by South Cove. Assists the Department Manager on managed care issues. Associate’s Degree or equivalent work experience in an outpatient medical billing setting. Must be fluent in English and Chinese. Strong organizational skill, attention to detail and deadline oriented.

Send/fax or e-mail resumes to Attn: Human Resources 145 South Street, Boston, MA 02111 Fax: (617) 521-6795 E-mail: lchu@sccchc.org

South Cove Community Health Center is an Equal Opportunity Employer.

SAMPAN

A Publication of the AACA
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New College Day Helps Community’s Students
Look At Higher Education Possibilities

CONTINUED FROM PAGE 1

“It is [AACA] very first time running this kind of event for young people who are looking to go to college and parents who should be more involved in the successes of their children’s education,” said Chau Ming Lee, Admissions Counselor at Lesley College. “It was great to see the young ones who were already thinking about college as well as those who are currently in the application process. I even met with parents who were thinking about continuing their educations.”

Funding, a key issue in an immigrant population when it comes to higher education, was a main topic of discussion during the event. As many of the students went room-to-room in search of their desired college or university, many parents listened to a presentation on scholarships, financial aid and the admissions process.

In her comprehensive Chinese presentation, Annie Zhang, Senior Education Advisor at Boston Public Library’s College Planning Center, explained “the college application process and financial aid, how to select a college and room-to-room in search of their desired college or university, many parents listened to a presentation on scholarships, financial aid and the admissions process.

In her comprehensive Chinese presentation, Annie Zhang, Senior Education Advisor at Boston Public Library’s College Planning Center, explained “the college application process and financial aid, how to select a school and major, as well as college costs and federal aid.”

According to College Funding Advisors, Inc., an organization that guides parents through the financial aid process and helps to maximize the benefits they are eligible for, there are several important aspects to remember when thinking about financial aid for your child’s college education:

• Remember that any savings you can achieve in one year will likely be multiplied by four or more.
• Subsidized Stafford loans do not accumulate interest during college years. Repayment begins following graduation.
• Unsubsidized Stafford loans and Perkins loans accrue interest as soon as the loan is distributed to the school. Payment can often be deferred until after graduation.

• Do not be overwhelmed by the total amount the family is asked to pay. Approximately 55 percent will be due in September, and 45 percent the following January or February.
• Tuition payment plans of ten or twelve equal payments can level the burden. These are offered by nearly all schools.

“We’ve already had requests to hold more informational events like [College Day],” said Mary Chin, President of the Board of AACA and coordinator of the organization’s Youth Council. “The event was extremely successful.”

Students interacting with the representative from Emmanuel College (above).

CONTINUED FROM PAGE 1

MAP For Health Hires New Executive Director

While in Vancouver, O’Sullivan, who is of half-Irish and half-Japanese ethnicity, served on the Board of Directors of the Asian Heritage Month Society, the Japanese Canadian Citizens Association, and the Asian Writer’s Workshop. He also served on the city of Vancouver Mayor’s Special Advisory Committee on Diversity Issues. Mr. O’Sullivan was the first Executive Director for the State Commission on Asian Affairs in Oregon, where he was the Chief Executive.

“The main thing we were looking for in an applicant was a deep and abiding connection to the Asian and Pacific Islander community,” said Elisa Choi, M.D., Chair of the Board of MAP for Health. “We were looking for someone who knew the community and the organization well.”

According to Choi, O’Sullivan defeated a vast pool of well-qualified candidates from all over the United States.

“We had well over a couple dozen candidates,” Choi said.

“The main thing we'd like to work with [O’Sullivan] on is increasing the visibility of MAP for Health in the community, as well as strengthening the work that the organization is already doing,” Choi said. “We'd also like Taro to ensure the long-term viability of MAP for Health.

O’Sullivan, too, sees the need to keep the organization viable and strengthen the work already being performed at MAP for Health.

“I will be trying to help execute what the stakeholders want,” O’Sullivan said. “I'll need to see what people really want and where people want to go, and then come up with an operational plan.”

“We’re really thrilled,” Choi said. “There’s definitely a meeting of the minds and meeting of similar missions. [O’Sullivan] brings tremendous talents to the table.”

O’Sullivan, too, shares the sentiment.

“I’m quite excited,” O’Sullivan said. “There’s just so much potential, not just in Boston but in the Asian and Pacific Islander community as whole.”

University and College representatives all were given a few minutes on the podium to speak on behalf of their schools.

ZONING HEARING

The Zoning Commission of the City of Boston hereby gives notice, in accordance with Chapter 665 of the Acts of 1956, as amended, that a public hearing will be held on December 14, 2011, at 9:00 AM, in Room 900, Ninth Floor, Boston City Hall, in connection with Map Amendment Application No. 602, filed by the Boston Redevelopment Authority.

Said map amendment would amend Map 1A, Midtown Cultural District, by adding the designation “U”, indicating an Urban Renewal overlay district, to the existing zoning of land known as the Parcel 4 Stuart Street Subparcel located at 45 Stuart Street, Boston.

A copy of the petition and a map of the area involved may be viewed at the office of the Zoning Commission, Room 953C, Boston City Hall, between 9 AM and 5 PM any day except Saturdays, Sundays, and legal holidays.

For the Commission,
Jeffrey M. Hampton, Secretary
Newly Renovated Apartments
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Three bedroom units available for $1,043

TWO Three Bedroom Units available for $1,385

None of these units are handicap accessible, but reasonable accommodations are available upon request. Applicants may not pay more than 35% of their income towards rent – exceptions made on a limited basis. Full set of Tenant selection criteria available upon request.

Applications must be picked up in person.

Applicants interested in more information, call Mildred Wong at 978-639-3388.
Thanks-Giving

BY Teresa Cheong

Holidays are the byproduct of human civiliza-
tion as they are a conceptual idea with mul-
tiple symbolic meanings embodied. A dog
could never celebrate its birthday but a human
being will never forget his or her birthday. In
our everyday life, there are numerous things
and events to be remembered, highlighted
and written down in history. With the assis-
tance of the latest technological innovations,
we are known as the “Y Generation” whose
expertise is documenting our life and trac-
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such as Facebook, Twitter and other social
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cyber age in which time is counted by MBps,
The grant is based on need,” said Grant Patterson of BCNC. “The BCNC mission is to ensure that the children, youth and families

support through homework tutoring by trained volunteers, English as a Second Language (ESL) classes and conversation partners, standardized test prep, and college advising for high school students who need assistance in the college application process, saving for college, and college and ex- 

Bunker Hill Community College

www.bhcc.mass.edu

FULL-TIME TENURE-TRACK FACULTY POSITIONS • FALL 2012

Bunker Hill Community College (BHCC), a dynamic institution with more than 13,000 student credits, is the largest community college in Massachusetts. It also is one of the most diverse institutions of higher education in New England, with 95% of students and 10% of students from more than 95 countries. A multi-campus urban institution, BHCC is located in the heart of Boston as well as satellites in several nearby communities. Students choose from more than 250 degree and certificate programs offered in an online college and programs offered through the Center for Workforce Development and Community Education.

BHCC seeks full-time faculty who demonstrate a passion for teaching and a desire to join faculty and staff to expand and create new strategies for student success. Faculty must be experienced in teaching in learning communities or with learning communities or with learning communities. Faculty members in the areas listed below are also able to work in the assessment of learning outcomes and the use of technology in the classroom. Additionally, BHCC seeks faculty who are able to contribute to the life of the College. Faculty may be assigned courses at one or more of the College’s campuses. Ability to instruct online is a plus. Applicants must demonstrate a commitment to a learning community teaching/learning environment, and, as an Achieving the Dream institution, is focused on data-driven student success.

Full-time Tenure-track Faculty Requirements:

• College-level teaching experience required; community college teaching experience preferred.
• Ph.D. preferred; Master’s degree in Physics required.
• English as a Second Language (ESL) classes and conversation partners, standardized test prep, and college advising for high school students who need assistance in the college application process, saving for college, and college and ex-

SOCIETY

Ph.D. preferred; Master’s degree in Sociology required.

Salary range: $44,000 - $55,000. Actual salary will be commensurate with education and experience in accordance with mccc/mta collective bargaining agreement.


To apply: email cover letter & resume to cynthia.wong@bhcc.net.

BCNC is an equal opportunity employer.

HELP WANTED

BOSTON

FULL-TIME TENURE-TRACK FACULTY POSITIONS • FALL 2012

Bunker Hill Community College (BHCC), a dynamic institution with more than 13,000 student credits, is the largest community college in Massachusetts. It also is one of the most diverse institutions of higher education in New England, with 95% of students and 10% of students from more than 95 countries. A multi-campus urban institution, BHCC is located in the heart of Boston as well as satellites in several nearby communities. Students choose from more than 250 degree and certificate programs offered in an online college and programs offered through the Center for Workforce Development and Community Education.

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To apply: email cover letter & resume to cynthia.wong@bhcc.net.

BCNC is an equal opportunity employer.
Sealed bids for MBTA Contract No. B91CN10, EMERGENCY BRIDGE REPAIR SYSTEM WIDE (CLASS 1, GENERAL TRANSIT CONSTRUCTION; CLASS 4a, STEEL SUPER-STRUCTURES; CLASS 4b – CONCRETE SUPERSTRUCTURES; PROJECT VALUE - $2,500,000.00 will be received by the Director of Contract Administration at the Contract Administration Office, 6th Floor, Room 6720, Transportation Building, 10 Park Plaza, Boston, Massachusetts, 02116-3975, until two o'clock (2:00 p.m.) on December 27, 2011. Immediately thereafter, in a designated room, the Bids will be opened and read publicly.

The work to be performed under this Contract consists of making on-call emergency bridge repairs including but not limited to routine items of work and preparing structural repair designs and furnishing various trades (iron workers, mechanics, welders, carpenters, laborers) and materials, supplies, equipment, and engineering services to perform non-routine and emergency structural repairs to bridges system-wide.

This Contract is subject to a financial assistance Contract between the MBTA and the Federal Transit Administration of U.S. Department of Transportation. FTA Participation 80 percent.

Each prospective bidder proposing to bid on this project must be prequalified in accordance with the Authority’s “Procedures Governing Classification and Rating of Prospective Bidders.” Copies may be obtained from the Contract Administration Office at the above address. Requests for prequalification for this Project will not be accepted by the Authority after the tenth (10th) day preceding the date set for the opening of bids.

Prequalified bidders may obtain from the Contract Administration Office a “Request for Bid Form” which must be properly filled out and submitted for approval.

Bidding documents may be obtained from the Contract Administration Office at the above address from 8:30 a.m. to 4:00 p.m., beginning on November 23, 2011, Monday through Friday, at no charge. Copies of the Bidding Documents will be available in electronic format (CD). Contract Specifications shall be available in portable data file (.pdf) format and Contract Drawings shall be available in Tagged Image File (.tiff) format. If requested, Bidding documents will be shipped for a fee of $25.00, made payable by check to MBTA. For overnight mail service, a completed mailing label, with an approved carrier account number (i.e. Federal Express), must be included. All bidding documents requested by check will be shipped via U.S. Postal Service. NONE OF THESE CHARGES ARE REFUNDABLE.

Prebid conference will be held on December 6, 2011 at 10:00 a.m. at the office of the Project Manager, Prasun Sen, Massachusetts Bay Transportation Authority, 500 Arborway Jamaica Plain, MA 02130, phone 1-617-222-4752. Any request for interpretation of the Contract Specifications should be submitted in writing at the same time.

Bidders will be required to certify as part of their bids that they are able to furnish labor that can work in harmony with all other elements of labor employed or to be employed on the work.

This Contract is subject to Federal wage and hourly laws and minimum State wage rates as well as all other applicable labor laws.

Bid Guaranty shall consist of a bid deposit in the amount of five (5) percent of the value of the bid, in the form of a bid bond, cash, certified check, treasurer’s or cashier’s check.

The successful Bidder shall be required to furnish a Performance Bond and a Labor and Materials Payment Bond each for the full amount of the Contract price.

The Authority reserves the right to reject any or all Bids, to waive informalities, to advertise for new Bids or proceed to do the work otherwise, as may be deemed to be in the best interests of the Authority.

This information may be viewed at the MBTA website:

http://www.mbta.com/business_center/bidding_solicitations/current_solicitations/

MASSACHUSETTS BAY TRANSPORTATION AUTHORITY

Date: November 23, 2011 By: Richard A. Davey Jonathan R. Davis
Secretary and Chief Acting General Manager of the MBTA Executive Officer of MassDOT & Rail & Transit Administrator of MassDOT
Get Rid of that Thanksgiving Weight

Why Exercise is Good for You

With Thanksgiving (and all that festive food) in our rear view mirrors, and Christ-mas and the new year coming up ahead, there hasn't been a better time to start exercising if you haven't already. The benefits of exercise are countless. Not only does a regular exercise routine help you feel better, but you'll have more energy and perhaps even live longer. Who doesn't want that?

Check out these six extra benefits that exercise produces.

Exercise improves mood

Whether you’ve had a busy day at work, or are stressed about an upcoming assignment or deadline, a workout at a gym or even just a walk or jog around the neighborhood is a great way to blow off some steam. According to Mayo Clinic, physical activity immediately stimulates various brain chemicals that may leave you feeling happier and more relaxed. You may also feel better about your appearance and yourself if you exercise regularly, which can boost your confidence and improve your self-esteem.

Manage your weight

As most already know, exercise can help prevent excess weight gain and helps with weight loss and maintenance. By engaging in physical activity (running, walking, etc.), your body burns calories, and as we’ve mentioned in previous Health columns on Sampan, calories are incredibly important to control when thinking about weight management. Also, remember that being physically active doesn’t mean you’ll have to get a gym membership (although it’s not a bad idea) but even just using the stairs instead of the elevator on the way to work, or hiking to the train station in the morning will do the trick.

Get a boost in energy

Exercising regularly helps improve your muscle strength and boosts your endurance. So if you’re currently struggling to get around the grocery store without having to stop to catch your breath, with regular exercise you can expect that to go away. When you exercise, your heart beat increases, delivering more oxygen and nutrients to your tissues and helps in making your cardiovascular system work more efficiently.

Exercise combats health conditions and diseases

Whether you’re currently overweight or at a healthy weight, being active boosts your “good” cholesterol (high-density lipoproteins [HDL]) and decreases unhealthy triglycerides. When this happens, your blood flows smoothly which decreases your risk of heart disease. According to Mayo Clinic, regular physical activity can help you prevent or manage a wide range of health problems and concerns, including stroke, metabolic syndrome, type 2 diabetes, depression, and certain types of cancer, arthritis and falls.

With exercise, you’ll sleep better

Exercise can help you fall asleep faster and deepen your sleep. So whether you’re struggling to fall asleep or can’t stay asleep, exercise helps. Just don’t exercise too close to bedtime, or you may be too energized to fall asleep.

Have fun!

Exercise and physical activity can be a fun way to spend some time. Exercise doesn’t have to mean spending an hour in a gym. Feel free to go to the park and play soccer with your children, or join a pick-up game of basketball at the local court – it all helps. Physical activity can also help you connect with family or friends in a fun social setting. Find a physical activity you enjoy, and just do it. If you get bored, try something new.

Time to start!

Exercise and physical activity are a great way to feel better, get healthier and have fun. As a start, aim for at least 30 minutes of physical activity every day. If you want to lose weight or meet specific fitness goals, you may need to exercise more. Remember to check with your doctor before starting a new exercise program, especially if you have any health concerns.