Living Wall at Josiah Quincy Elementary School

Josiah Quincy Elementary School (JQES) hosted an opening ceremony of its “living wall” schoolyard beautification project on Tuesday, June 12 from 1-2pm at the school. The “living wall” is a vertical garden installed on the Oak Street side of the school building, surrounded by recycled benches for public use. The living wall will serve as the anchor for an environmental project to support existing earth science curriculum objectives for JQES students.

CHINATOWN NEWS

AACA Youth Group Presents at Youth Civic Showcase

The SCI Americorps Youth Civic Showcase gave me an opportunity to present the work that the AACA Youth Council has done. But more importantly, it allowed me to see the work that other youth councils through Massachusetts have done, too, said Eugene Szeto, Co-chair of the Youth Council at the Asian American Civic Association.

Social Capital Inc. (SCI) Americorps held the Youth Civic Showcase at the Boys and Girls Club of Woburn, MA on the evening of June 4th. David Crowley, SCI Americorps Executive Director, kicked off the event by introducing the different Youth Council groups and by commenting on the importance of collaboration and community service among youth initiatives.

“SC! is an organization that I am proud to be a part of,” said Crowley. “It gives me a chance to make a difference in the lives of young people and to help them reach their full potential.

“What we aim to do is to bring together the different youth councils in Massachusetts and to help them develop their leadership skills and to learn from each other.

In the Youth Civic Showcase, I was surprised at how warmly the other youths greeted me after the presentation,” said Szeto. “I was the only youth representing AACA youth Council but the other youth from different youth councils, as well as the Amercops Representatives, were very friendly. This experience has really taught me how youth can band together when they are all faced with a problem that they care about passionately.

What is Prediabetes?

From 6:30 to 8:30pm Youth Council leaders from Lynn, Dorchester, Fall River, Woburn and Chinatown Boston gathered to discuss their civic engagement initiatives. It was a wonderful opportunity for the teen leaders to share their experiences of civic engagement specific to their communities.

“Get Real” with Mildred Wong

2012年1月6日~ 1月20日
**“GET REAL!” with Mildred Wong**

**Drama-Free Real Estate Advice**

**SUMMER SERIES’ KICKOFF: BROOKLINE**

This Summer “GET REAL!” with Mildred Wong will be exploring the housing market in some of Boston’s most popular neighborhoods. Each article will highlight its local lifestyle, housing types, buying versus renting, and strength of property investment.

**THUMBS UP:** The biggest pro to living in Brookline is that the neighborhood has loads of charm. Small apartment buildings and spaced houses give a pleasant suburban feel, with tree-lined streets, walking distance to stores and restaurants, and excellent connections to downtown.

**THUMBS DOWN:** Brookline is expensive. You need the money to live well. There is also no overnight parking, so there is the added cost for renting a parking space. You can get more space and higher quality units for the same price in surrounding neighborhoods.

Brookline is considered by many to be the ideal blend of urban and suburban living. This popular 6.8 square mile area is located just west of Boston, in close proximity to major universities and hospitals. Brookline is an attractive suburb with a unique mix of busy streets and scenic landscapes. Additionally, there are many parks and playgrounds throughout, and is easily accessible by several branches of the MBTA green line.

This largely residential neighborhood is home to families, professionals, students, and the elderly. Its commercial district includes boutiques, restaurants, spas, and farmer’s markets. These lifestyle amenities, as well as the celebrated public school system and easy access to public transportation, have always upheld a high demand for real estate.

**WHERE THE ACTION IS:** Coolidge Corner - This is the most happening locale, with cool shops, ethnic restaurants, and an independent bookstore and theater. On C Line, Coolidge Corner stop. Brookline Village - A somewhat quieter historic area with many eateries, and walking distance to the Longwood Medical area. On D Line, Brookline Village stop. Washington Square - It has a calm vibe, but also has the kind of urban density that the Longwood Medical area. On C Line, Washington Square stop.

**HOUSING TYPES:**

Brookline features a mixture of city atmosphere and country feel, from apartment complexes, to brownstones, single family homes, and large Victorian estates. The condos developed in Brookline’s post-War, brick apartment buildings attract young professionals, and its spacious homes attract the wealthy. 53% of rentals are in brick apartment complexes; 25% in brownstones; and 17% in single family homes, with the majority being 1-bedroom and 2-bedrooms.

**WHAT YOU GET:**

The median 2-bedroom home sale price in May was $475,000 versus the median 2-bedroom rental price of $2,200. Consider an example: a 2-bedroom condo for $450,000, with a 20% down payment of $90,000. At a 4.5% interest rate, the monthly payment will be $2,311.57. It is slightly more expensive to buy, but remember, you will be able to deduct ALL of the real estate taxes and mortgage interest you paid when you file your tax returns.

**YOUR INVESTMENT:**

Medium 2-Bedroom Condo Sale Price

<table>
<thead>
<tr>
<th>Studio</th>
<th>$305,000</th>
<th>$1,053.05</th>
<th>$1,325</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-Bedroom</td>
<td>$310,000</td>
<td>$1,256.58</td>
<td>$1,695</td>
</tr>
<tr>
<td>2-Bedroom</td>
<td>$450,000</td>
<td>$2,311.57</td>
<td>$2,200</td>
</tr>
</tbody>
</table>

**Thumbs Up:**

- No-MI Loan Gives More Flexibility to Massachusetts Homebuyers

MassHousing has unveiled a new mortgage product that does not require mortgage insurance (MI), but still offers affordable interest rates, low downpayment requirements and local loan servicing.

Like a traditional MassHousing mortgage, the No-MI loan can be used to purchase a 1- to 4-family home, requires a 3% downpayment (5% for 2- to 4-family homes), and may be used for purchase or refinancing. In the future, borrowers must be creditworthy and must meet income and loan limit guidelines.

But unlike a traditional MassHousing mortgage, borrowers who make downpayments of less than 20% of the purchase price are not required to have mortgage insurance, though they do pay a higher interest rate. Still, the savings and the expanded buying power are substantial. Compared to FHA loan, a family purchasing a $200,000 home with a $7,000 downpayment would save $125 per month and $45,000 over the life of the loan.

All of this is not to disparage mortgage insurance, which has enabled countless families to purchase a home with low downpayments. And while traditional mortgage insurance protects only the lender in case of default, MassHousing’s traditional mortgage features MI Plus, a unique borrower protection that helps pay the mortgage in case of job loss. MassHousing will continue to offer borrowers a loan with MI, after all, in addition to the job loss protection it provides, the lower premiums of MI Plus save a borrower $71/month ($25,560 over the life of the loan) compared to FHA.

**Looking for Roommate:**

**EVERETT**

- Quiet room for awesome little finished apartment near bus
- Other roommates are not home too often
- $650.00 per month total

Please call 617-389-3344 for more info.

**Courtroom Deputy Clerk**

U.S. District Court, Massachusetts has a need for a full-time Courtroom Deputy Clerk.

For more info go to www.mad.uscourts.gov.

**EOE**

**AFFORDABLE RENTAL**

<table>
<thead>
<tr>
<th>Masphem – short waiting list</th>
</tr>
</thead>
<tbody>
<tr>
<td>$720.00 heat/hot water included</td>
</tr>
<tr>
<td>55 and older, income and other restrictions apply</td>
</tr>
</tbody>
</table>

Call 508-477-6202 X206 for an application.
Prediabetes is when a person’s blood glucose levels are higher than normal but not high enough to be type 2 diabetes. People with prediabetes are more likely to develop type 2 diabetes and may have some problems from diabetes already.

Recent research has shown that some long-term damage to the body, especially the heart and circulatory system, may already be occurring during prediabetes. The good news is there are things you can do to prevent or delay the development of type 2 diabetes.

How to tell if you have prediabetes?

While diabetes and prediabetes occur in people of all ages and races, some groups have a higher risk for developing the disease than others. Diabetes is more common in African Americans, Latinos, Native Americans, and Asian Americans/Pacific Islanders, as well as the aged population. This means they are also at increased risk for developing prediabetes.

There are three different tests your doctor can use to determine whether you have prediabetes:

- The A1C test
- The fasting plasma glucose test (FPG)
- The oral glucose tolerance test (OGTT)

The blood glucose levels measured after these tests determine whether you have a normal metabolism, or whether you have prediabetes or diabetes.

If your blood glucose level is abnormal following the FPG, you have impaired fasting glucose (IFG); if your blood glucose level is abnormal following the OGTT, you have impaired glucose tolerance (IGT). Both are also known as prediabetes.

What to do if you have prediabetes?

Prediabetes is a serious medical condition that can be treated. The good news is that the recently completed Diabetes Prevention Program (DPP) study conclusively showed that people with prediabetes can prevent the development of type 2-diabetes by making changes in their diet and increasing their level of physical activity. They may even be able to return their blood glucose levels to the normal range.

While the DPP also showed that some medications may delay the development of diabetes, diet and exercise worked better. Just 30 minutes a day of moderate physical activity, coupled with about a 7% reduction in body weight, produced a 58% reduction in diabetes.

Please turn to Page 5 for more Diabetes Information
MASHFIELD HOUSING OPPORTUNITY
PURCHASE PROGRAM
ROUND 7
The Marshfield Housing Partnership is accepting additional applications from qualified applicants for grants to assist them in purchasing an existing market rate home or condominium in Marshfield. A dred restriction will be placed on each unit purchased with a grant to secure affordability in perpetuity.

MAXIMUM GRANT AMOUNTS

<table>
<thead>
<tr>
<th>Bedrooms</th>
<th>Sale Price</th>
<th>Maximum Grant</th>
<th>Net Price After Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 BR Condo</td>
<td>$180,000</td>
<td>$45,000</td>
<td>$135,000</td>
</tr>
<tr>
<td>1 BR House</td>
<td>$212,000</td>
<td>$45,000</td>
<td>$167,000</td>
</tr>
<tr>
<td>2 BR Condo</td>
<td>$211,000</td>
<td>$60,000</td>
<td>$151,000</td>
</tr>
<tr>
<td>2 BR House</td>
<td>$248,000</td>
<td>$60,000</td>
<td>$188,000</td>
</tr>
<tr>
<td>3 BR Condo</td>
<td>$258,000</td>
<td>$80,000</td>
<td>$178,000</td>
</tr>
<tr>
<td>3 BR House</td>
<td>$287,000</td>
<td>$80,000</td>
<td>$207,000</td>
</tr>
<tr>
<td>4 BR House</td>
<td>$305,000</td>
<td>$80,000</td>
<td>$225,000</td>
</tr>
<tr>
<td>5 BR House</td>
<td>$322,000</td>
<td>$80,000</td>
<td>$242,000</td>
</tr>
</tbody>
</table>

MAXIMUM HOUSE/CONDOMINIUM AMOUNTS

| Person | 1 Person | 2 Person | $51,000 | 3 Person | $56,000 | 4 Person | $61,000 | 5 Person | $70,200 | 6 Person | $73,400 | 7 Person | $80,000 | 8+ Persons | $85,000 |

Subject to periodic change by the U. S. Department of Housing and Urban Development.

Net family assets may not exceed $75,000.

Households interested in applying should attend one of the two informational sessions being provided. Informational sessions will be held at the following locations:

Thursday, July 18, 2012, 7:00 PM: Seth Ventress Building, 2nd floor, 76 South River Street, Marshfield
Saturday, July 21, 2012, 10:00 AM: Seth Ventress Building, 2nd floor, 76 South River Street, Marshfield

A lottery will be held on Thursday, August 16, 2012 at 7:00 PM at the Marshfield Town Hall, Hearing Room 2, to select grant recipients. Successful grant recipients are required to have at least one family member attend and complete a Homebuyer Education Workshop.

For additional information or to receive an application please contact either the Marshfield Housing Authority at (781) 871-3049 or the Marshfield Housing Coordinator at (781) 834-0333. Applications are also available at the Marshfield Town Hall.

All applications must be received and date stamped by the Marshfield Housing Authority no later than 12:00 PM (Noon) on Friday, July 27, 2012.

Marshfield Housing Authority Address: 10 Tea Rock Gardens Marshfield, MA 02050
Types of Exercise

In order to ensure that you are getting the most out of your exercise routine, your workout should include elements of three types of exercise:

- Aerobic Exercise
- Strength Training
- Flexibility Exercises

You should also look for additional ways to be active throughout the day.

Aerobic Exercise

Aerobic exercise increases your heart rate, works your muscles, and raises your breathing rate. For most people, it's best to aim for a total of about 30 minutes a day, at least 5 days a week. If you haven't been very active recently, you can start out with 5 or 10 minutes a day. Increase your activity sessions by a few minutes each week. If your schedule doesn't allow for 30 minutes straight of exercise throughout the day, you can break it up into no less than 10-minute spurts to get the same health benefits. For example, you might take a brisk 10-minute walk after each meal.

If you're trying to lose weight, you may want to exercise more than 30 minutes a day. Here are some examples of aerobic exercise:

- Take a brisk walk (outside or inside on a treadmill)
- Go dancing
- Take a low-impact aerobics class
- Swim or do water aerobic exercises
- Try ice-skating or roller-skating

Strength Training

Strength training, done 2-3 times a week, helps build strong bones and muscles. It makes everyday chores like carrying groceries easier for you. With more muscle, you burn more calories, even at rest. Strength training can also help to prevent weight gain. Here are some ways to do it:

- Join a class to do strength training with weights, elastic bands, or plastic tubes
- Lift light weights at home
- Try calisthenics

Flexibility Exercises

Flexibility exercises, also called stretching, help keep your joints flexible and reduce your chance of injury during other activities. Gentle stretching for 5 to 10 minutes helps your body warm up and get ready for aerobic activities such as walking or swimming. Your health care team can provide information on how to stretch. Improve your flexibility by:

- Taking an aerobics or fitness class that includes stretching
- Doing yoga or Pilates
- Stretching on your own before and after exercising

Being Active Throughout The Day

In addition to formal exercise, there are many opportunities to be active throughout the day.

- Walk instead of drive whenever possible
- Take the stairs instead of the elevator
- Work in the garden, rake leaves, or do some housecleaning every day
- Park at the far end of the shopping center lot and walk to the store
- Walk down every aisle of the grocery store
- Walk in place or stretch while you watch TV
- Walk around the house or up and down stairs while you talk on the phone
- Get up from your desk and take a lap around the office once each hour while you are at work

10 Reasons Why You Should Be Active

1. Improve blood glucose management. Activity makes your body more sensitive to the insulin you make. Activity also burns glucose (calories). Both actions help maintain lower blood glucose levels.
2. Lower blood pressure. Activity makes your heart stronger, meaning stronger and slower pumps.
3. Improve blood fats. Exercise can raise good cholesterol (HDL) and lower bad cholesterol (LDL) and triglycerides. These changes really help promote a healthier heart.
4. Take less insulin or diabetes pills. Activity can lower blood glucose and weight. Both of these have the potential to lower how much insulin or diabetes pills you need to take.
5. Lose weight and keep it off. Activity burns calories. If you burn enough calories, you’ll lose a few pounds. Stay active and you’ll keep the weight off.
6. Lower risk for other health problems. Activity helps reduce your risk of a heart attack or stroke, some cancers, and bone loss.
7. Gain more energy and sleep better. You’ll get better sleep in less time and have more energy, too.
8. Reduce stress, anxiety, and depression. Working out can help you relieve your daily stress.
9. Build stronger bones and muscles. Weight-bearing activities, such as walking, make bones stronger. Strength-training activities, such as lifting light weights (or a substitute), make muscles strong.
10. Become more flexible. Move easier when you are active.
When you needed it most, your parents were there to help guide you.

A parent – or perhaps a relative – stood by you, made you laugh and was there to give you time and attention when the path seemed uncertain.

You can fill that role temporarily for a child by becoming a foster parent.

There are children of all ages from your community who need someone to provide a safe, stable and nurturing home until they can return to their families.

Your patience, understanding and encouragement can provide a young person with confidence and strength to last a lifetime.

Experienced foster parents and social workers are ready to answer your questions.

Support is available 24 hours a day.

Become a foster parent!

Call Today! | 1-800-KIDS-508 | mass.gov/DCF

DCF does not discriminate on the basis of race, creed, color, religion, age, ancestry, marital status, sex, sexual orientation, gender identity or expression, language, disability, veteran status, or national origin.