Entrepreneurs get help at business legal clinic

BY SCARLETT WU

The first Advancing Entrepreneurship business legal clinic took place at the Asian American Civic Association (AACAA) on Nov. 19. Gerald Glover, assistant project manager of the Economic Justice Project for the Lawyers’ Committee for Civil Rights and Economic Justice, said, “This is the building of a highly rewarding relationship between a community leader such as the AACAA and the Lawyers’ Committee for Civil Rights and Economic Justice. We are excited to continue working together with the Chinatown community and look forward to many more successful workshops and clinics.”

In partnership with the Lawyers’ Committee for Civil Rights and Economic Justice and Ropes & Gray, the clinic was geared toward encouraging economic development in immigrant communities by providing one-on-one consultations about business legal questions, free of charge.

“We are so pleased to welcome Ropes & Gray to Chinatown. In 2012, roughly one out of 10 immigrant workers owns a business and 620 out of 10 immigrants (6.62 percent) start a business each month,” said Mary Chin, AACAA board president.

Ropes & Gray attorneys offered clients confidential legal consultations regarding starting a business or running an existing business, liabilities and formation considerations of different forms of entities, tax implications and possible deductions or credits, overviews of specific terms and conditions that ought to be included in contracts with suppliers and/or vendors, lease terms and conditions, zoning laws, employment considerations and intellectual property.

Chinatown meeting roundup: Clean Up Chinatown, CNC

BY LING-MEI WONG

The Clean Up Chinatown Committee held its monthly meeting at the Chinese Consolidated Benevolent Association (CACA). Littering was discussed, with tickets issued to violators by the Boston Police.

Community members raised concerns about feeding stray cats and pigeons, which is illegal. As stray animals may have rabies, Boston residents should contact Animal Control at (617) 635-5548.

The committee is working with Josiah Quincy Elementary School to educate youth and families on trash and recycling best practices.

CNC

The CNC held its monthly meeting at the Chinese Consolidated Benevolent Association. A proposed Wine Gallery location in the Hayden Building at 681 Washington Street was presented by founder and CEO Igor Ostrovsky. The council supported the proposal with two stipulations. The first was for employees not to sell alcohol to individuals illegally parked on Washington Street. The second was to prevent underage drinking with community groups.

The Chinatown/South Cove Neighborhood Council met on Nov. 17 at the Chinese Consolidated Benevolent Association. (Image courtesy of Ling-Mei Wong.)

The transfer of a beer/wine license from the former Ginza Restaurant to Great Taste Bakery and Restaurant was supported by the council.

The CNC election will take place Nov. 30 at Santander Bank on 61 Harrison Avenue. Mass. residents older than 16 are eligible to vote.

HIGHLIGHTS

ACDC annual meeting recognizes community service
Jumpstart your savings

Headline news

Asian community development corporation

Launch your savings plan

Resources

Sampen publishes every other Friday. For more news, please visit Sampan.org
Wang YMCA celebrates 100 years in Boston’s Chinatown

BY LING-MEI WONG

The Wang YMCA of Chinatown celebrated its 100-year anniversary at the Empire Garden restaurant on Nov. 8. (Left to right) Man Ho Chan, Bill Moy, Bak Fun Wong, David Wong and Mrs. Wong. (Image courtesy of Ling-Mei Wong.)

The Wang YMCA celebrated 100 years in Chinatown with more than 500 guests on Nov. 8 at Empire Garden. Richard Chin, director of community development at the Wang YMCA, greeted guests in English and Toisanese. He recounted the efforts of the first missionaries to Chinatown, who used ping pong to communicate with the Chinese. To reciprocate, the local Chinese served the missionaries won ton soup.

Kevin Washington, president and CEO of the YMCA of Greater Boston, said, “In 1914, a mission-driven group of Boston’s Chinese citizens recognized the need for organized social and recreational activities and purchased a three-story dwelling on Tyler Street. … We’ll be here in the next 100 years.” Board chairman Bak Fun Wong and executive director Patricia Barnwell welcomed the guests and recognized donors to the centennial celebration.

Empire Garden owner David Wong made a special donation of $5,000 to the Wang YMCA.

The Chu Mo Kwoon kung fu school of Boston performed a lion dance.

The Wang YMCA has been active in the community since 1914. It was once housed in an air-inflated “bubble” building on Tyler Street that was the first indoor recreation space for Chinatown. The current 8 Oak Street location opened in 2000 and offers child care, wellness activities for seniors and initiatives for at-risk youth.

For more information about the Wang YMCA, please visit www.ymcaboston.org/wang.

At the Asian Community Development Corporation annual meeting, Janelle Chan presented Leverett Wing with the Inspiration award on Nov. 18 at Hei La Moon. (Image courtesy of Ling-Mei Wong.)

ACDC annual meeting recognizes community service

BY LING-MEI WONG

The Asian Community Development Corporation (ACDC) held its annual meeting and dinner with the theme an “A-VOYCE Reunion” on Nov. 18 at Hei La Moon.

Asian Voices of Organized Youth for Community Empowerment (A-VOYCE) is ACDC’s leadership development program for students age 13 to 19 from greater Boston. During the A-VOYCE Summer Youth Leadership Academy, participants learn about Asian American issues, the history of Boston’s Chinatown and community development. The summer program will become a year-round program.

“We want to build up our pipeline of leaders,” said Janelle Chan, ACDC executive director. She discussed progress on the One Greenway residential project on Hudson Street, the renovation of Tremont Village and the formation of community advisory boards for Quincy and Malden.

Tiffany Wu, an A-VOYCE youth, said, “If we are united and work together, surely change will come.”

Awards were presented to three individuals for their community service. Leverett Wing, associate director of the Division of Community Services for the Department of Housing and Community Development, received the Inspiration award. The Excellence in Service award was presented to Sam Lan, property manager of Maloney Properties. The awards for Outstanding Housing Educator were lawyer Jin Zhu, from the Law Office of Boris B. Maiden.

ACDC develops physical community assets, including affordable housing for rental and ownership; promotes economic development; fosters leadership development; builds capacity within the community, and advocates on behalf of the community. For more information, please visit http://asiancdc.org.

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BAAASC 2014: Intersections and Boundaries

Monday, Dec. 9 and 10
8:30 a.m. to 3:30 p.m.,
87 Tyler Street
Boston, MA 02111

BAASC is an equal opportunity affirmative action college supporting diversity.

Conservatory Lab Charter School winter concert

Wednesday, Dec. 3
2 p.m.
Benjamin Franklin Institute
41 Berkeley Street
Boston, MA 02116

Students from the Conservatory Lab Charter School will have a winter concert. For more information, email Cecilia Soriano at csoriano@con servatorylab.org.

Chinatown Resident Association Meeting

Wednesday, Dec. 3
6:30 p.m.
885 Washington Street
Boston, MA 02111

The Chinese Consolidated Benevolent Association meeting will take place at the Chinatown Resident Association meeting. Information please call (617) 635-4505 or go to www.cityofboston.gov/parks. For more information, contact Brian McPherson at (617) 695-9990 x 178 or bmcpherson@soaff.com.

Free Occupational Safety Health Administration (OSHA) training

Dec. 9 and 10
8:30 a.m. to 3:30 p.m.,
38 Oak Street
Boston, MA 02111

A free Occupational Safety Health Administration (OSHA) training for individuals interested in the construction industry will take place at the Metropolitan Community Room. After completing the 10-hour training, students will receive an ISF wallet card and completion certificate. For more information, contact Brian McPherson at (617) 517-4446 or bm pherson@soaff.com.

Clean Up Chinatown Committee meeting

Tuesday, Dec. 9
10 a.m.
87 Tyler Street
Boston MA 02111

The Clean Up Chinatown Committee meeting will take place at the American Civic Association. The public is welcome to attend.

The Chinatown Coalition meeting

Thursday, Dec. 11
9:30 a.m.
38 Ash Street
Boston, MA 02111

The Chinatown Coalition meeting will take place at the Boston Chinatown Neighborhood Center, 4F. The public is welcome to attend.

Event Calendar

For qualified applicants.

For more information, visit tc -cboston.org.

Free monthly legal clinic

Monday, Jan. 26, every fourth Monday of the month.
6 to 8 p.m.,
1500 Hancock Street,
Suite 209
Quincy, MA 02169

Quincy Asian Resource -s, Inc. will host a free monthly legal clinic addressing individual concerns over immigration law, landlord/tenant law, family law, personal injury and criminal issues. Please contact QARI at (617) 472-2200 or e-mail info@quincyasiant -sources.org.

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Boston Senior Home Care (BSHC) held its 40th anniversary celebration “A Taste of the Town” on Nov. 18 at Revere Hotel. (Left to right) Joanne McMahana, Emily Shea, Linda George, Walsh, Jenny Johnson and Santi DeOleo. (Image courtesy of Chris Lyons.)

Mayor Marty Walsh attended the Boston Senior Home Care 40th anniversary celebration “A Taste of the Town” on Nov. 18 at Revere Hotel. About 400 guests attended the event, which featured music, live and silent auction and a cocktail reception.

“We have only one goal in our organization: To provide older adults as they age to stay in place, to live with their family if they choose,” said BSHC board president Paul K. Wong.

“#could not be happier with the turnout tonight,” said BSHC CEO Linda George. She remembered Audilia DeVeiga, an employee who was killed last week due to domestic violence. George praised the BSHC staff who continued her work and comforted her family while grieving.

Each year, BSHC helps more than 6,000 individuals through its various state funded programs and services. Of those individuals, 510 seniors from Chinatown benefited from BSHC services. However, there are many low-income, isolated elders and disabled individuals who need support to remain at home but do not qualify for its services because they are slightly above the income requirements. Funds raised through the event will be used to support those individuals.

BSHC is dedicated to ensuring that culturally diverse elders can remain in their homes or in other supportive settings with dignity and independence. For more information, please visit www.bshcinfo.org or call (617) 292-6231.

Asian Americans speak out on mental health at Harvard event

BY LING-MEI WONG

A panel on Asian American mental health, “Invisible minority no more,” took place on Nov. 12 at the Monroe C. Gutman Library. Each year, about 1,100 U.S. college students commit suicide, a rate that has tripled since the 1950s. A disproportionate number of Asians and Asian Americans are affected by mental health, said Josephine Kim, a counselor and lecturer at Harvard.

“Asian American women between ages 18 to 24 have the second highest suicide rate in the United States, just followed by American Indians,” said Chris Hahn, an associate professor of social work at Boston University. However, the majority of Asian Americans do not seek help for mental health problems.

Dr. Ed Wang, president of the National Asian American Pacific Islander Mental Health Association and director of the Office of Multicultural Affairs for the Massachusetts Department of Mental Health, discussed his brother’s suicide. “Forty years ago, my brother was one of the statistics. He was a junior in college when he committed suicide.”

Hahn and Wang were two experts who spoke during the panel, along with three students. Panelist Sophie Min, a Korean-American graduate student at Harvard, attempted suicide four times. “Each time was important to erode my need to look perfect. … There were a lot of dark nights and I was in trouble, but I didn’t know.”

Graduate student Meishi Lim Haslip, a Chinese Malaysian, told her husband and parents, “I attempted suicide at 10, 13, 16 and 18. No one in my family knew that,” she said. “To walk out of this darkness, I needed to do this for myself.”

Graduate student Sunny Zhang sought counseling for stress, after she was hospitalized for a staph infection while overwhelmed with schoolwork. She encouraged students not to see counseling as a last resort. “Being good at my work and studies meant taking care of myself,” she said.

Additional screening for mental health is needed to prevent more suicides, Hahn said. Asian American women from immigrant families face unique cultural expectations, such as Confucian ideals of strict moral conduct, sexual modesty and family obligations over individual expression. Dialogue is hampered by language barriers between the children and parents. When children feel they are not living up to expectations, they feel powerless and choose to end their lives.

“The model minority myth goes against Asian Americans,” Hahn said. “We do really well. We don’t feel well but we don’t show it. … We have to get out to talk about the problems.”

The event was organized by the Harvard Graduate School of Education Asian Coalition for Education and the Prevention Science & Practice Program. Harvard students can seek help from Counseling and Mental Health Services at hhs.harvard.edu or (617) 495-2042.

For residents in the greater Boston area, call (800) 981-4357 or visit www.masspartnership.com.
‘Dim Sum for Diabetes’ at Empire Garden raises awareness for Asian diabetes

BY LING-MEI WONG

“Dim Sum for Diabetes,” a fundraiser organized by the Joslin Diabetes Center’s Asian American Diabetes Initiative (AADI), took place at Empire Garden on World Diabetes Day, Nov. 14. The event provided an opportunity for Joslin’s mission of preventing, treating and curing diabetes. The AADI was formed in 2000 in response to the high incidence of diabetes among Asian Americans, who are more likely to have diabetes when compared to Caucasians, despite lower body weights. Diabetes is a growing health challenge among Asian Americans, affecting about 10 percent of Asian Americans; about 90 to 95 percent of Asians with diabetes have type 2 diabetes. Side effects of diabetes include blindness, high blood pressure and kidney disease. For more information about Joslin and AADI, please visit aadi.joslin.org.

Chinese-American author Ruthanne Lum McCunn visited Boston to promote her latest book “Chinese Yankee” at Boston Chinatown Neighborhood Center on Nov. 6.

McCunn’s book is a biography of Thomas Sylvanus, born Ab Vee Way in Hong Kong, who served in the Civil War. The book tells the story of Sylvanus, born Ab Vee Way in Hong Kong, who served in the Civil War. While the number is small out of the 3 million who fought, there were fewer than 200 Chinese west of the Mississippi River in 1861, making this group proportionally striking.

After the war, Sylvanus married twice and settled in Indiana, Pennsylvania, as the lone Chinese man. He filed many court cases, ranging from being cheated of his wages to complaints when his children were attacked.

“He insisted the country live up to the promise,” McCunn said. “This was before the American Civil Liberties Union. Thomas had the support of people in town who helped.”

Finding information for “Chinese Yankee” was difficult and painstaking, but McCunn enjoyed the research that went into her book.

“I have a passion for the people I write about,” McCunn said. The book signing was sponsored by the Asian American Resource Workshop and the Chinese Historical Society of New England.

For more information on McCunn, please visit www.mccunn.com.
Can I take Chinese herbs for asthma?

BY THE AMERICAN ACADEMY OF ALLERGY, ASTHMA & IMMUNOLOGY

In China, traditional Chinese medicine (TCM) is routinely used as a single form of treatment for many health conditions, or as complementary therapy to conventional Western medical treatment. Although not currently established as part of mainstream medicine in the United States, Chinese herbs are frequently used in the realm of complementary and alternative medicine (CAM) treatment.

Several herbal formulas for the treatment of asthma are documented in TCM textbooks and used in TCM practice, yet only a few have been rigorously studied. Several English language publications have reported results of double-blind, placebo-controlled clinical studies investigating the benefits and safety of TCM herbal products for asthma.

Five randomized controlled studies of Chinese herbal formulas for asthma have been published, as listed in the references below. The formulas are different in terms of herb composition, except all contained Radix glycyrrhizae or licorice root. The duration of treatment varied from four weeks to six months. All subjects in the studies using modified Mai-Men-Dong-Tang (a “winter” herbal decoction made from five herbs), Ding Chuan Tang (a “anti-coughing” herbal decoction made from nine herbs) and STA-1 (a combination of modified Mai-Men-Dong-Tang without the fifth herb Men-Dong-Tang and Liuherba tridacis procumbentis) received standard asthma medications in a step-wise fashion, while the study by MC Wen and others compared treatment with anti-asthma herbal medicine intervention versus prednisone therapy.

In these controlled studies, Chinese herbal formulas were safely used and demonstrated improvements in airway function and asthma symptoms. Although these studies hold promise for the use of Chinese herbal formulas in the management of asthma, the American Academy of Allergy, Asthma & Immunology strongly warns against using them as a substitute for your asthma medications.

References

Good oral health goes a long way

BY HARVARD PILGRIM HEALTHCARE

Oral health — taking good care of your teeth and gums — not only helps keep your mouth healthy. Growing medical evidence shows a connection between oral health and your overall health.

In fact, there is a strong link between oral health problems and other conditions like heart disease and diabetes. How, you ask?

The role of bacteria

Like the rest of your body, your mouth has plenty of bacteria — most of it “good.” Careful daily brushing and flossing help to keep the good bacteria in balance and any bad bacteria under control.

When harmful bacteria get out of control, it may lead to oral health problems. These include tooth decay or periodontal disease (disease of the gums and bone that support the teeth). And if these conditions aren’t treated, even more serious problems can arise.

Certain medications can affect the balance of bacteria in your mouth, too. For example, some medicines lower saliva production. Less saliva can throw off the normal balance of bacteria in your mouth. Drinking too much alcohol and smoking can also cause dry mouth (not to mention so many other health problems.) Some dental procedures can release harmful bacteria into the bloodstream.

The link to other conditions

When harmful bacteria are released into the bloodstream, it can cause problems elsewhere. Research shows a strong connection to heart disease, stroke and diabetes in particular.

What to do

The good news is that gum disease is preventable. And if you have gum disease, it can be treated.

Healthy oral habits, better overall health

• Brush your teeth at least twice a day.
• Floss daily.
• Replace your toothbrush every three to four months.
• Visit your dentist for an exam and a cleaning twice a year, or as often as your dentist recommends.
• Eat a healthy diet and limit between-meal snacks.
• If you have a heart problem, diabetes or another chronic condition, be sure that your dentist knows.

Visit your dentist for an exam and a cleaning twice a year, or as often as your dentist recommends.

Warning signs of potential gum disease include:
• Red, swollen or tender gums
• Bleeding while brushing or flossing
• Loose gums or separating teeth
• Bad breath that doesn’t go away
UNDERSTANDING THE FOUR PSYCHOLOGICAL CHALLENGES OF CHINESE AMERICAN COLLEGE STUDENTS

BY DR. JUSTIN CHEN AND DR. LUSHA LIU

Emily is the eldest of two children of Chinese immigrants. A conscientious and obedient child, she heeded her parents’ wishes throughout high school and studied diligently, avoided dating and ultimately gained acceptance to a selective university. Freshman year was difficult for Emily, she struggled in common with her white American roommates, who seemed more interested in making friends and meeting boys than going to class. Now a sophmore, Emily has discovered a talent for writing and is thinking about declaring a major in either English or sociology.

As the year wears on, she loses interest in spending time with others, withdraws into her room and even stops going to the dining hall. When her roommates become concerned, they refer her to the administration, and a mandatory leave of absence is recommended.

In our last article “Mental health: Four unique challenges facing Chinese international students,” we described four important psychological challenges that often affect Chinese American students during the transition to college: 1) separation from parents, 2) face and shame, 3) clash of cultural values and 4) identity formation.

Each of these challenges can contribute to stress and negative affect a student’s mental health, personal growth and academic success. Because of the strongly interconnected nature of Chinese family dynamics, in which children are seen as extensions of the family unit and children’s wishes must often be subordinated to suit parents’ priorities, Chinese American students may struggle more with these issues and feel torn regarding which cultural “script” to follow when they gain greater exposure to their American classmates.

In this article, we aim to help Chinese families anticipate some of the consequences that often arise from differences between Chinese and American cultural views regarding adult development and academic achievement, and suggest guiding principles for parents and students to both anticipate and manage these consequences.

Perhaps the most important issue that negatively shapes Chinese American students’ experiences is the clash of cultural values when it comes to scholastic achievement. As we wrote previously, Chinese culture promotes diligence, obedience and conformity. The Chinese concept of jinnghengchu (diligence can make up for a lack of intelligence”) teaches that hard work always triumphs in the end.

On the other hand, Western culture celebrates natural talent, independence and pursuit of individual fulfillment and happiness. American culture represents an extreme version of these values, with its strong emphasis on rugged individualism and self-reliance.

Neither of these cultural scripts is inherently good or bad. Chinese discipline drives standardized test scores that are the envy of the world, and it’s undeniable that diligence is a useful quality regardless of one’s future career. However, Chinese students are often dersised as soulless “robots” lacking in creativity or independent thought who flounder once they leave an academic setting. Meanwhile, Western parents focus on individualism and talent has helped produce some of the most creative and successful people in the world, including Bill Gates, Steve Jobs and Mark Zuckerberg (all college-dropouts turned billionaires).

However, those individuals who pursue their own fulfillment and are not successful may risk being viewed as spoiled or selfish.

As with so many other issues in life, problems mainly crop up when either position is taken to an extreme, and when flexibility is rejected for rigidity. Additionally, the concept of “success” is likely to vary between cultures, with many Chinese families placing a premium on stability and financial security, and American families more interested in helping their children pursue personal fulfillment and happiness.

The truth is that parents of every culture who value academics and want the best for their children are likely to become anxious about how things will turn out. If unchecked, this anxiety can fuel rigidity and perfectionism that may in turn be transmitted to children, with harmful consequences.

Again, none of this is unique to Chinese families; the dreaded “helicopter parent” hovering over their child’s every move has been laments in American media for over a decade. But particularly for Chinese immigrants who view their sacrifices as the price they’ve paid to afford their children greater opportunities than they themselves had, the pressure to succeed with their children and reap a significant return on their investment is huge. If the child’s abilities and interests happen to align with the parents’ wishes, then that’s great. But too often, a mismatch leads to friction in the family and distress on all sides.

Sometimes with serious consequences not limited to psychological isolation, anxiety, depression and even suicide. For example, Emily’s inability to discuss her own ideas about the future with her parents contributed to a sense of isolation, which led to feelings of helplessness and hopelessness. She felt like a disappointment and failure when her talents did not match her parents’ expectations, and this fueled a downward emotional spiral ending in depression.

What can Chinese families do about this? Should kids just toughen up and obey their parents? Should parents just lighten up and let their kids do whatever they want? The answer is probably somewhere in the middle. Children usually need to be pushed to achieve, but this must be balanced against each child’s own unique set of abilities, interests and internal motivations. Parents need to carefully examine their own reasons for strongly encouraging one particular path and be wary of signs of rigidity or extremism. It is impossible to perfectly script anything in life; failure and rejection come hand in hand with ambition and effort. By modeling a flexible and thoughtful approach, parents can help their children learn better skills for coping with life’s inevitable challenges, thereby promoting mental health and resilience.

Village Green Affordable Housing Lottery

15 Great Road, Littleton, MA

Seventeen 1BRs @ $1,148*, Sixteen 2BRs @ $1,356**, Three 3BRs @ $1,555*

*Rents subject to change in 2015. Utilities not included. Tenants will pay own Gas Heat, Gas Hot Water, Gas cooking fuel, Electricity and Water.

Village Green is a 144 unit rental apartment community located in Littleton on 15 Great Road. 36 of these apartments will be made available through this application process and rented to households with incomes at or below 80% of the Area Median Income. Each unit features stainless appliances, granite counter tops, private deck, washer and dryer and individually controlled heat and a/c. The clubhouse features a community area, fitness room and pool.

MAXIMUM Household Income Limits: $47,450 (1 person), $54,200 (2 people), $61,000 (3 people), $67,750 (4 people), $73,200 (5 people) and $78,600 (6 people)

A Public Info Session will be held at 6 pm on December 10th, 2014 in Room 307 in the Littleton Town Office Building on 175 Stetson Street.

Completed Applications and Required Income Documentation must be received, not postmarked, by 2 pm on Jan 14th, 2015

The Lottery for eligible households will be held on Jan 28th at 6 pm at the same location as the info session.

For Lottery Information and Applications, or for reasonable accommodations for persons with disabilities, go to www.s.eb.com/lottery call (417) 762-4900 (x1 for rental then x6) and leave a message. For TTY Services dial 711. Free translation available.

Applications also available at Littleton Public Library on 41 Stetson Street

(Library hours: M 10-4, Tu-1-9, W 10-9, Th 1-9, Fri-Sat 10-4)
How to select life insurance as a young professional

BY LEO GUEN

Why is life insurance like bitter melon? Because like the taste of bitter melon, we appreciate life insurance more as we get older. Life insurance is also like expensive wine that gets better as the years go by. It gives us a good feeling knowing it is there even though we haven’t used it, and that eventually we will share it with others.

Our views on life insurance change as we progress through the decades. In our 20s, we barely give it a thought until we get married and realize we need to financially protect our spouse and children if we die. We obtain insurance to pay for funeral expenses and to cover at least a year’s expenses so our beneficiaries are not forced to face immediate financial difficulties. If we have a mortgage and plan for college education, we try to cover that. If we own a business, we ensure the business has funding in any amount (within limits). You might also talk with your children about the loneliness others feel who have no one to celebrate with. Does your community have a toy drive for necessities in a child’s life? Maybe it’s time to go over the menu and plan dishes that contribute to good health.

We learn that term life insurance is affordable and cost-effective. Corporate employers often offer group term life as an insurance company to invest — whole, universal, and variable. They differ in the variability of your premiums and your ability to direct how your premiums are invested.

Whole life insurance is the most rigid and predictable type of permanent life insurance, as its premiums are fixed, allowing the insurance company to invest — long-term and guarantee a build-up of cash value.

Universal life insurance (aka “adjustable” or “variable universal”) allows you to raise or lower your death benefit, as well as your premiums at any time and any amount (within limits). You can choose a fixed death benefit, or an amount equal to the face value plus cash value.

Variable life insurance is similar to universal life insurance, with the main attraction being your ability to direct the investment of your premiums among fixed income securities, equities, mutual funds, money market funds, etc.

After our children are out of college, we again evaluate our needs and how we want to use life insurance. That will be the topic of next month’s article.

BY MASSMUTUAL

We usually associate Thanksgiving with the early Pilgrim settlers to our country, but in fact the origins of this holiday are much broader. Pilgrims celebrated many days of thanksgiving for a variety of reasons (such as good harvests), just as they celebrated days of fasting for disasters (such as floods or plagues). Many other countries and cultures have harvest festivals or other days when they give thanks for all the good things with which they have been blessed. Some of the most passionate fans of our American Thanksgiving are not families who can trace their roots back to the Mayflower, but proud recent immigrants eager to embrace the traditions of their new home.

Keeping in mind the origins and the diversity of the holiday, we should occasionally reexamine why we are celebrating, and how. Holidays all too often become stressful or commercialized when we fail to reflect on the real meanings they hold for us. For those of us who have children, it’s particularly important to make holidays teachable moments. Rather than rushing to the store and loading up on tv what you need or can afford, why not go back to the basics this year?

For example, perhaps you are thankful that Granddad, who recently had a heart attack, is now recovered. His cholesterol was previously high, but now that he’s exercising and watching his diet, his health is actually better than before.

For more information or reasonable accommodations for applicants with disabilities, please call our management office at (617) 929-1990.

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Five ways to participate in Small Business Saturday

BY NORMAN ENG, SMALL BUSINESS ADMINISTRATION

Nov. 29 is Small Business Saturday! This is a day that encourages people across America to celebrate small business and shop locally in support of their community.

According to research published by American Express and the National Federation of Independent Business, consumers who were aware of Small Business Saturday spent $5.7 billion with independent merchants last year in recognition of the event.

Small Business Saturday has grown into a powerful movement and more people are taking part than ever before. Here’s how you can take part:

Shoppers

1. Take the pledge — Promise to be there and join the movement by tweeting, blogging and sharing with friends to show your support.

2. Support your favorite small businesses — Buy your favorite pastry at the local bakery and then take a photo and Instagram it using the hashtag #shopsmall.

3. Rally your neighborhood — All across the country, people are organizing creative events to celebrate. Help bring your neighborhood together by promoting your Small Business Saturday celebration on Eventbrite.

4. Plug in Promote Small — Customized Small Business Saturday marketing materials to help attract customers through your doors. Get printable signage to display in your business and drive traffic to your website with free online ads.

For more information, go to www.shopsmall.com.

Business owners

4. Get FREE Shop Small merchandise — Small Businesses can order free Shop Small branded items like a welcome mat, tote bags and stickers to give to customers on Nov. 29.

5. Promote your business — Create customized Small Business Saturday marketing materials to help attract customers through your doors. Get printable signage to display in your business and drive traffic to your website with free online ads.

For more information, go to www.shopsmall.com.

BCNC helps immigrants tackle financial literacy barrier

BY SHIRLEY DOAN

For immigrants seeking a better life, learning English is often the obvious and most logical first step in a long journey. However, when the goal is true self-sufficiency, what often goes overlooked by both native speakers and nonimmigrants is the need for financial literacy — the knowledge and skills needed to manage financial resources wisely. In hopes of addressing this need within the local Chinese immigrant community, Boston Chinatown Neighborhood Center (BCNC) launched a new initiative at the start of this year called Build a Better Life (BBL). Funded by Citizens Bank, the program aims to provide immigrants with the financial knowledge and opportunities they need to transition from economic survival to economic success.

In late August, BBL introduced free financial planning office hours with Hsuiming Guo, Ph.D., a partner at Commonwealth Financial Group. Guo volunteers six hours a week at BCNC, offering clients advice on their personal financial issues. Her clients seek help on a variety of topics, but the most common are applying for credit cards, building credit and financial aid.

Xianwen Li, a BCNC adult education student, was one of the first people to meet with Guo. Li plans to apply to the biotechnology program at Jewish Vocational Services (JVS). Guo continues her studies at Quincy College. Thus, she was most concerned with the financial aid application process. She also wanted to learn how to apply for a credit card.

Guo discussed both issues with her, but what Li found equally helpful was his breadth of personal experience with higher education in America: like his clients, Guo is also an immigrant who has been on the other side of the financial literacy barrier.

Guo proudly drew on his past to better serve his clients. He cited the primary reason he chose to volunteer at BCNC. He said the combination of his experiences and expertise meant he is in a unique position to give back to the Asian American community. Through his advising, he hoped to serve as a bridge between immigrants and financial services. Immigrants often do not know what financial opportunities are open to them, and financial groups often overlook the immigrant community.

BBL also resumed its workshop series in November. Continuing to target the specific needs of BCNC participants have voiced, this month’s theme is navigating the Free Application for Federal Student Aid. Upcoming topics in the months ahead will cover the basics of banking, credit cards and credit scores. All workshops are open to the public.

As BBL expands, BCNC hopes to provide additional support for immigrants who want to start their own businesses. The goal is no longer to provide immigrants with only English, but to take a broader and more holistic approach helping clients push past linguistic, social and economic barriers so that they can, in fact, build a better life.

For more information about BBL or to register for its services, please contact Shirley Doan at (617) 635-5129 x 1088 or shirley.doan@bcnc.net.

NOTICE TO BIDDERS

Electronic proposals for the following project will be received through the internet using Bid Express until the date and time stated below, and will be posted on www.bidx.com until two o’clock (2:00 p.m.) on December 16, 2014. Immediately thereafter, in a designated room, the Bids will be opened and read publicly.

Electronic bids for MBTA Contract No. C72CN02, WORCESTER COMMUTER RAIL IMPROVEMENT PROJECT, RAIL DE-STRESSING, BOSTON TO FRAMINGHAM, MA, (CLASS 1, GENERAL TRANSIT CONSTRUCTION, and CLASS 3, TRACK WORK, PROJECT VALUE - $2,435,000, can be submitted at www.bidx.com until two o’clock (2:00 p.m.) on December 16, 2014. Immediately thereafter, in a designated room, the Bids will be opened and read publicly.

Work on the Worcester Line will consist of rail de-stressing operations on Track 2 between CP3 in Alston and CP21 in Framingham. The work shall be performed continuous during weekday midday working hours and weekends until all work is complete and shall be done segmentally between interlockings as shown on the Contract Drawings. The work will be performed while the existing Worcester Line continues to function with normal daily commuter rail service. Rail de-stressing shall include but not limited to cutting welded rail at selected intervals, removing rail anchors and/or clips, heating rail to desired temperature, providing means for the rail to expand, re-anchoring or clipping the rail at the desired temperature, and re-welding the rail.

Bidders attention is directed to Appendix I, Notice of Requirement for Affirmative Action to Insure Equal Employment Opportunity; and to Appendix 2, Supplemental Equal Employment Opportunity, Anti-Discrimination, and Affirmative Action Program in the specifications. While there is no DBE goal associated with this contract, the Authority strongly encourages the use of Minority, Women and Disadvantaged Business Enterprises as prime contractors, subcontractors and suppliers in all of its contracting opportunities.

Additional information and instructions on how to submit a bid are available at http://www.mbta.com/business_center/bidding_solicitations/current_solicita-

On behalf of the MBTA, thank you for your time and interest in responding to this Notice to Bidders

Massachusetts Bay Transportation Authority

Beverly A. Scott, Ph.D.
MBTA General Manager and Rail and Transit Administrator

Frank DePaola
Acting Secretary and Chief Executive Officer of MassDOT

November 21, 2014

Massachusetts Bay Transportation Authority

TRANSPORTATION BUILDING

100 SUMMER STREET

BOSTON, MASSACHUSETTS 02116-3975
Jumpstart your savings

BY EDWARD MERRITT, PRESIDENT OF MT. WASHINGTON BANK

Recently, I have read in a number of financial publications that as many as two-thirds of Americans do not have good savings habits. Being a disciplined saver is an important way to make sure you’re financially secure and prepared for life’s critical moments. There are three basic questions to ask yourself as it pertains to saving money:

1. Where am I now?
2. Where do I want to be?
3. How will I get there?

Although there is not a magic formula, there are some practical tips that will help jumpstart you in reaching your financial goals:

1. Establish a goal
As Yogi Berra once said, “If you don’t know where you are going, you might wind up someplace else.” To implement your savings goals, decide where you want to go, how you will get there and how much time you have. Setting goals and having a plan is essential to ensure your financial objectives can be achieved. Whether you are planning for college, a home purchase, retirement, a trip or just trying to be more financially secure, establishing goals provides motivation to accomplish your objectives.

2. Create a budget and stick to it
Create a budget of weekly, monthly and periodic expenses and be disciplined in tracking and checking your budget routinely. Use your budget as a tool to make sure that you are staying within the financial parameters you have established. If unexpected expenditures arise, adjust your budget as necessary for you to stay on track in meeting your savings goals. It is important for you to be aware of how much you are spending and what your money is being spent on. Be careful to not carry too many priorities while managing your budget, as it will make budgeting seem overwhelming. Pick three to five high priority items in your budget, create action plans to achieve them and then focus, focus, focus.

3. Pay yourself first
An important practice to increasing your savings is to pay yourself first. Deposit the money you want to save into a designated savings account before you begin paying any bills or fulfilling other obligations. While doing so, it is also important to think about the ways your money can earn more money for you such as an interest bearing savings account that pays you interest on the money you are saving. Paying yourself first and having the money you save go into a separate savings account that you will NOT touch is essential to starting yourself on a proper path to reaching your savings goals.

4. Take advantage of your workplace retirement program
Retirement savings often begins through a workplace retirement plan such as a 401 (k). Contributions not only reduce your taxable income now, but your investment grows without the headwind of taxes, until you begin your withdrawals. In some cases, your employer will match your contribution, which would therefore increase your investment amount even more. Any employer contribution represents “free money,” so be sure to at least match your employers contribution rate in your 401 (k).

Other considerations
- Find a free checking account: Having the right type of checking account can keep a lot of hard-earned money in your pocket every year. “The average interest-bearing checking account charges a monthly service fee of $14.64 and requires maintaining a balance of nearly $6,000 at a near-zero rate of interest to avoid fees,” according to a 2013 Bankrate Checking Account Survey.
- Pay down high interest credit card debt: Credit card debt can typically be the most debt that households have, so for many, the best return on your money can be to pay down credit card debt and create a risk-free return on your money resulting from reductions in outstanding credit card balances thus creating lower interest charges.
- Work with a financial advisor: Working with a financial advisor can assist you in staying on track as well as monitor your goals. In addition to your savings, a financial advisor can help you navigate more technical or complex issues like retirement, life insurance, investments, funding your children’s education and estate planning to name a few.
- Build an emergency fund: You never know when you would need additional cash, so try to have two to three months of living expenses in a readily accessible savings or money market account.

Choosing a savings strategy that works for you can be a bit overwhelming. Set aside the time to review and manage your financial affairs, develop a simple and straightforward set of objectives and stay focused on achieving your objectives. If you make the commitment to a savings strategy, someday you’ll be glad you did.

New ways to save at the grocery store

BY STATEPOINT

There are many ways to make simple, sustainable changes to your everyday spending routine that can make a big impact over time. A great place to start cutting back is on grocery expenses, which is our third largest expense, according to U.S. government statistics. It’s a way to save thousands annually.

“Saving money at the grocery store can seem tedious. But smart strategies can eliminate time-consuming coupon clipping and save you big at the store,” said Erin Chase, the “$5 Dinner Mom,” author, blogger and frugal living expert. Below are offering hassle-free tips for cutting expenses.

Compare prices
You can save up to 70 percent on groceries by comparing prices across stores, which adds up to hundreds, even thousands of dollars annually. But manual comparison shopping can be tricky and involve running all over town.

Let technology do the work for you.
Do not waste your hard earned money without clipping coupons. You can easily uncover these sales on a shopping app.

Don’t waste your hard earned money paying more for groceries than necessary. With a little planning, you can score great deals on the things your family needs and wants.

Buy one, get one
Many grocers offer buy-one, get-one free sales. This is a great way to save without clipping coupons. You can easily uncover these sales on a shopping app.

Buy in-season
In-season fruits and vegetables tend to be more affordable. Find out what fruits and vegetables are in season in your local area and purchase accordingly.

Create a budget of weekly, monthly and periodic expenses and be disciplined in tracking and checking your budget routinely. Use your budget as a tool to make sure that you are staying within the financial parameters you have established. If unexpected expenditures arise, adjust your budget as necessary for you to stay on track in meeting your savings goals. It is important for you to be aware of how much you are spending and what your money is being spent on. Be careful to not carry too many priorities while managing your budget, as it will make budgeting seem overwhelming. Pick three to five high priority items in your budget, create action plans to achieve them and then focus, focus, focus.

Follow the cycles
Most groceries you purchase regularly will eventually go on sale. In fact, most items go on sale every eight to 12 weeks. The key is to buy as much of the item as you need while it’s on sale to last you until the next cycle.

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Loyalty programs
For additional savings, sign up for loyalty or club cards. Items on sale with loyalty cards change periodically, so stock up on items you buy regularly when prices are low. Make tracking sales easier with an app that stores all your loyalty, rewards and membership cards in one place.

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Park pioneer’s Brookline home reveals love of nature

BY LING-MEI WONG

The man behind Central Park and Boston’s own Emerald Necklace park system — who also helped establish Yosemite — lived in a farmhouse in Brookline. Frederick Law Olmsted moved to his family to “Fairstved” at age 60, which also served as his office, in 1883. Today, Fairstved is managed by the National Park Service as Frederick Law Olmsted National Historic Site.

Olmsted was born in 1822 and, as a young man, worked as a “scientific farmer.” During an 1850 walking tour of Europe, he was struck by England’s Birkenhead Park as a public green space, rather than a pleasure garden for the elite. Few such places existed in democratic America. He published a book on England’s “green, dripping, glistening, gorgeous” scenery, which resulted in a New York Times assignment to survey slavery in the South.

In 1857, Olmsted was named superintendent of the yet-unbuilt Central Park. He and English architect Calvert Vaux converted 840 acres of swamps and frog farms into an urban oasis. From this project, Olmsted built a career in landscape architecture, favoring the English style, among other characteristics. He received aid and was impressed by the generosity of Brookline residents. Years later, he moved his landscape business from New York to Brookline.

Fairstved

As one enters Fairstved from Warren Street, a massive Canadian hemlock tree blocks the view of the house. Making the house “disappear” was a deliberate decision by Olmsted to highlight nature’s restorative properties, said Mark Swartz, a park ranger at Frederick Law Olmsted National Historic Site.

A sunken garden on the right, the Hollow, incorporates local Roxbury conglomerate, a lumpy rock known as “puddingstone,” into its landscape with shrubs. A narrow path winds into the Rock Garden, designed as a miniature wilderness removed from the city. It opens up to the South Lawn, a lawn similar to the rolling “pastoral” meadows featured in many Olmsted parks.

The South Lawn featured an American elm Olmsted kept when he redesigned the property. The elm fell victim to disease in 2011 and was replaced with a disease-resistant elm. Inside the house is Olmsted’s plant room, with vines and windows overlooking the property. While the family’s original living quarters are not open to the public, as they were rented to tenants, the Olmsted Brothers landscape offices operated until 1980. Run by Olmsted’s descendants, the firm took more than 65,000 images of projects and stored each hand-drafted plan and blueprint. Roughly 14,000 of these are preserved in an archive, which is open to visitors and historians by appointment.

Fairstved’s late fall hours are noon to 4 p.m. Wednesday to Thursday and 9:30 a.m. to 4 p.m. on Friday and Saturday until Dec. 27. Guided tours take place Friday and Saturday from 10 a.m. to 3 p.m. Check online before making a visit. The outdoor grounds are open year-round from dawn to dusk.

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www.flandershillatwestborough.com
Call for more information 508-366-8001

Report Sanitary Sewer Overflows (SSOs) to Boston Water and Sewer Commission

A sanitary sewer overflow (SSO) is an unintentional discharge of untreated sewage into the environment or a property. A SSO can occur as a result of a blockage or collapse in either the public sewer in the street or the private sewer in your home or business.

If you encounter a sewer overflow, call BWSC 24 Hour Emergency Service at 617-989-7000.

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State Street Celebrates Our Outstanding Partnership with the Asian American Civic Association

At State Street, we know that what we do today will have a tremendous impact on our future and the future of those we serve. That’s why our commitment to corporate citizenship is embedded in our culture, and why we are confident we can help lay the groundwork for a better tomorrow.

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