



March 2007



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Pereira Mortgage Inc a new Latino owned business making strides



Springfield, MA—Jesus M. Pereira worked as a mortgage processor for a local mortgage broker in West Springfield, where he gained the skills and knowledge of the mortgage industry. Always wanting to start his own business and make his own schedule, Jesus found it difficult to give 110% of his time and effort to earn money for some one else. With a collaboration of support from friends and family that motivated him and made him believe that he would be successful, he ventured off and started his company Pereira Mortgage Inc, in turn providing affordable real estate financing to his customers.

Jesus was born in Caguas, Puerto Rico and grew up in the Flats of Holyoke, where he attended Dean Technical High School. Jesus was employed by the Department of Defense at The Army Aviation Support Facility, where he worked on support equipment used on helicopters. He worked with the Department of Defense for 5 years and is currently enlisted in the Army National Guard and has been for the last 11 years.

Jesus is also an active community member, who just recently donated bus passes to students of Holyoke High. These were students removed from the list of children eligible for transportation. Jesus stated “I know I wouldn't make that walk, nor would most adults,” and offered to buy these students bus passes.

Jasmin Creations the first Hispanic owned Flower shop in Springfield, MA



Springfield, MA— In February of 1993, with help from her family, Anita Soto opened the first Hispanic run and owned flower shop in Springfield, MA, *Jasmin Flowers*.

Born in Bayamon, Puerto Rico, Anita was raised in Comerio, where she attended Escuela Superior Juana Colon (Juana Colon H.S.). While working in Puerto Rico as a sales-person, she decided to pursue a career in the field of sales. A few years later she moved to Springfield, Massachusetts and worked as a preschool teacher. After deciding to make Springfield her home, she noticed a need for a flower shop that would cater to the Latino Community, with the ability to service Spanish speaking customers. Hence, she began Jasmin Flowers .

Jasmin's Flower has evolved into more than flowers, other services include wedding planner, (Quinceañeros) sweet Fifteen and all types of event planning. Thus the reason Anita changed the name to Jasmin Creations. Anita's trademark is “We make it memorable.” She sells flower arrangements, invitations, entertainment, dresses, tuxedos, shoes, and accessories. Jasmin Creations also carries Prom dresses. Anita also takes time to give back to the community by serving on various boards and supporting youth and elder activities.

Jasmin Creations



617 Carew Street
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TUTORS/INTERNS

ANYWHERE LEARNING SYSTEM (ALS)

CareerPoint, an award winning career center in Holyoke, MA, is seeking tutors/interns to assist youth with the *Anywhere Learning System (ALS)*, a self-paced, computer tutorial program that helps prepare out of school youth to take the pre-GED, GED or MCAS exam.

Tutors/Interns will help conduct assessments to determine educational levels and provide advice, information and support to participants.

Tutors/Interns will participate as members of CareerPoint’s Youth Team and, depending on agreed upon assignments, also may assist in areas such as career and college exploration, workshops, and Work Readiness Certification programs.

Tutors/Interns must be able to very competently tutor others in areas such as English, Mathematics (Algebra, Geometry), History and other disciplines.

Tutors/Interns must have good interpersonal skills and be reliable, organized and self motivated. He or she also must have good computer skills. Bilingual (English and Spanish) is preferred but not required.

Days and hours are flexible and it is expected that Tutors/Interns will work on average two to four hour shifts.

Most positions will be on a voluntary basis. A small stipend is available for some positions.

Interested candidates are invited to contact Gladys Lebron-Marinez at (413) 532-4900, ext. 143.

HISPANIC WRITERS WEEK

William Joiner Center for the Study of War and Social Consequences



Boston,, MA—It is that time of the year again. A time for looking forward towards the arrival of spring and with the arrival of spring is the arrival of the **HISPANIC WRITERS WEEK**.

Once again, the JOINER CENTER and *EL JOLGORIO DE Massachusetts* will sponsor the HISPANIC WRITERS WEEK with the support of a grant from the Commonwealth. This year the program will run from Thursday, April 19, 2007, to Saturday, April 28, 2007. We plan to start with a fundraising salsa concert at the Berklee Performance Center with Willie Colon, a Latin music icon who after forty years as a band leader, composer, arranger, producer, and singer is traveling throughout the world on a farewell concert tour, and we conclude with a “*Bomba y Plena Fiesta,*” a *fiesta* of traditional Puerto Rican folklore music. The COMMUNITY READING PROGRAM will be held from Monday, April 23, 2007 to Thursday, April 26, 2007 at the Egleston Square Branch of the Boston Public Library, 2044 Columbus Avenue in Jamaica Plain. Each of the programs will begin with the serving of Hispanic food at 6:00 pm and the readings taking place from 7:00 pm to 9:00 pm. We hope you join us.

MA Latino Chamber of Commerce supports a Celebration of Women Leaders

KEYNOTE SPEAKERS

- Joan Wallace-Benjamin**
Chief of Staff for Governor Deval Partick
- The Honorable Diana Maldonado**
Chelsea District Court Judge
- Maura Hennigan**
Suffolk Superior Court Clerk

Date: Thursday, March 8, 2007

Time: 1:00pm to 2:30pm

Place: University of Massachusetts Boston Campus Center, Ballroom B

**Latino Chamber of Commerce preparing future leaders
Youth learn how to manage their financial future**

Springfield, MA—During winter vacation ten youngsters learned basic skills of banking, how to start a small business, keeping financial records, making good business decisions and how to build a business website at the Latino Chamber of Commerce.

The seminar is a partnership with Junior Achievement as part of **Entrepreneurship Week USA**. Entrepreneurship Week USA is an initiative to engage the next generation of entrepreneurs -- inspiring young people to begin a journey to fulfill their potential as self-starters and entrepreneurs.



According to the Federal Deposit Insurance Corp. among the nation's Hispanics, now the largest U.S. minority, almost half-nearly 20 million people have not opened a basic bank account. In May 2006 President Bush introduced an initiative to promote financial literacy among Latinos. The MA Latino Chamber of Commerce offers workshops on financial literacy for children and adults.

"It is crucial we invest in our future, offering financial literacy programs to the Latino community particularly our children will have a longstanding positive outcome for all of us. As an emerging community, if we do not prepare our children to understand economics then we will perpetuate the economic disparity that exists in our community today. The Massachusetts Latino Chamber of Commerce is attempting to fill the gap between Hispanic and non-Hispanic youth." Carlos Gonzalez, President

“Quote”

"He who controls the money supply of a nation controls the nation."

—President James Garfield, 1881

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MAPLEGATE

...not your typical physical therapy

“Maplegate is not your typical physical therapy”, according to Mary-Anne DiBlasio, the new Director of Marketing at the facility located at 4 Maple Street right here in downtown Springfield. Mary-Anne is no stranger to wellness.

Co-founder of Western Mass Wellness, LLC in West Springfield, MA – *A Transformational Wellness Center for your Heart & Soul*, formerly Simple Pleasures of Mind Body & Spirit and a previous manager of a local medical staffing agency, she is very comfortable in the healthcare setting.

Mary-Anne has settled right in at **Maplegate**, and says that out of all the physical rehabilitation centers that she has seen “**Maplegate** truly stands out in a class by themselves”. Not only is she helping **Maplegate** market themselves in the community, but also, if you were to book a Reiki session there, you will be treated by a personal session

by the Reiki Master/Teacher veteran.

“We have more to offer here than any other facility I have visited, and I visited quite a few to actually see what was out there. We have a Medical Director on staff, a Chiropractor, Hands-on Massage Therapy, Hydro-massage Therapy, Acupuncture, Chinese Herbal Medicine, Reiki, state of the art rehabilitative equipment and the best customer service I have ever seen in such a facility! Not to mention our new PNT device for those with chronic neck and back issues.

You come into **Maplegate** and you are greeted by smiling faces in a warm comfortable atmosphere and treated by highly skilled professionals who put you first in your journey to wellness. “What is nice”, says Mary-Anne, “is that there are many referrals from previous patients here and also people who, if they have ever been treated here before, are sure to return, because, as one previous patient said to her... “Of course I would choose **Maplegate**! When I came here three years ago for a car accident that I was in, I finished treatment feeling even better than when I originally came in!” Now that’s what I call service!

Immigrants Are More Likely to Become Successful Entrepreneurs & Business Owners

Interestingly, research shows that immigrants are more likely to become successful entrepreneurs than native-born Americans.

- According to a new study released last week by Duke University and UC-Berkeley, immigrant entrepreneurs founded 25.3 percent of all U.S. engineering and technology companies established in the past decade. This is very significant, since immigrants make up only 11.9 percent of the entire U.S. population.
- In every 10-year census from 1880 to 2000, the percentage of immigrants who are self-employed is higher than the percentage of natives who are self-employed.
- According to the 2000 U.S. Census, immigrant women were more likely to be business owners when compared to native-born women. Census data shows that 8.3 percent of employed immigrant women were business owners, compared to 6.2 percent of employed native-born women. This leads me to wonder why immigrants are more likely to become successful entrepreneurs. What characteristics do foreign-born immigrants possess that most native Americans are lacking? Why is there such a high rate of entrepreneurship among immigrants?

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(Immigrants) Characteristics of Entrepreneurs

A research study, conducted in 1994, analyzed more than 50 studies conducted on the personality traits of successful entrepreneurs. This study found a consensus around six general characteristics of entrepreneurs:

- tolerance of risk, ambiguity and uncertainty
- commitment and determination
- creativity, self-reliance and ability to adapt
- leadership
- opportunity obsession
- motivation to excel

Other [research on entrepreneurship](#) has linked various demographic and cultural attributes to a higher likelihood of business success. These characteristics include:

- Being an offspring of self-employed parents.
- Being fired from more than one job.
- Being an immigrant or a child of immigrants.
- Previous employment in a firm with more than 100 people.
- Being the oldest child in the family.
- Being a college graduate.

In my opinion, immigrants have many of the same character traits as entrepreneurs. This may make them predisposed to succeed at a higher rate in the area of self-employment and entrepreneurship. I think the three biggest factors that link immigrants to entrepreneurship are: (1) risk-tolerance, (2) having the ability to adapt to changing and unfamiliar situations, and (3) motivation to excel combined with lots of hard work.

Tolerance of Risk, Ambiguity & Uncertainty

Immigrants are—by and large—a group of people who have shown (by the mere act of immigrating) that they are willing and capable of taking risks to improve their lives. Compared to the risks associated with immigration, the risks of entrepreneurship are small.

Although there are American-born people with this "can-do" attitude, they're a small percentage of the population, just like immigrants are a small percentage of the population of their county of origin.




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