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# NEWSLETTER

佛州西南部華人協會月訊



# SWFCA Sponsor Spotlight

This month's SPONSOR SPOTLIGHT features one of our most prominent members and long time sponsor: Dr. Colin Feng of Equitable Advisors.



### Member Benefits

#### Free with Membership:

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#### Contact:

David Wright 许大伟, President djw03d@gmail.com Judy Wright 许素珊, Vice President judywright@embargmail.com Jim Wolff, Secretary

wolffjw@outlook.com Wendy Kuo, Treasurer kuowendy43@gmail.com

We sat down with Colin and asked him about his INCREDIBLE journey to America, his stories of success, and his thoughts on the Chinese community here in Southwest Florida.

### 1. How did you get started and what were some of the obstacles you have overcome and how did you succeed?

Dr. Colin Feng came to the US in 1986 with only \$50 to his name. He did have a scholarship from Ohio University and The Ohio State University, which really helped, but not nearly enough to live on. Colin had to work part-time in order to support the costs and expenses of his master's program and Ph.D. programs. Colin did tutoring, worked in fast-food Chinese restaurants and waited on tables at formal-dining Chinese restaurants. He also worked in factories, trash-burning plants, gas stations, grocery stores, and liquor stores. He even delivered newspapers. Colin's note:

"If you have ever worked the jobs I worked, you would know that there were many obstacles you had to overcome, especially for a foreigner."



One thing that kept me going was that I frequently reminded myself "it was only temporary!". Colin said he was always humble and eager to learn and that he always kept a positive attitude.

The first professional job Dr. Feng had after he obtained his Ph.D. was as a Labor Economist at Ohio State Union. After a few years as a labor economist, he worked as an adjunct professor at different colleges in Ohio, including The Ohio State University.

The second professional job he had was as an Aviation Economist for a private consulting firm just outside of Washington D.C. Dr. Feng did very well for 5 years. Then, one of Colin's life changing opportunities came in 2002 when he and his wife were vacationing in Fort Myers,

Florida: they bought a model home from a local builder on a sale-leaseback. In 2003, the owner of the builder asked Colin to start a mortgage company for them. Colin wrote a business plan, which the owner loved, and agreed to everything he proposed and asked for. So, Dr. Feng started a mortgage company for the builder and hired 13 mortgage brokers working directly for him. He made good profits for the company, even in the first year of operation.

In 2006, the economic recession hit. That is when Colin had to change careers, so he decided to start learning the Financial Advising business. Colin studied very hard and passed several important critical exams. Three years later, a couple of potential clients told him that they would only work with a financial advisor who was a Certified

Financial Planner, so Colin pursued and attained the title of C.F.P. shortly after. Colin realized more and more that there are many people out there who really need his help. In Colin's own words, he said: "It has been very rewarding knowing that I truly helped my clients."

### 2. What advice would you offer to others who want to start a business like yours?

Dr. Feng's advice is:

"To keep a positive attitude, and when you have a bad day, please always tell yourself that it is only temporary."

Also, he says to always be humble and willing to learn and adapt to new changes. Confucius said "out of three people, at least one is my teacher."

### 3. How do you contribute to the Chinese Community?

Dr. Feng said he met a blonde girl in Athens, Ohio in 1988 through a neighbor and found out that she

had a passionate love for Chinese culture. She studied Chinese in high school and could even read the Chinese newspaper. Colin married her six months later and has been involved in Chinese organizations in Ohio and here in Fort Myers ever since. Dr. Feng was the president of the SW Florida Chinese Association in 2008 and 2009, noting that the Chinese community here in southwest Florida is very small, but fast growing. Sometimes it can be very challenging trying to balance company work and charitable association work. Colin said that he has met so many wonderful Chinese people through this association and that they try their best to help each other, especially now during this pandemic, with xenophobic behaviors against the Chinese and other Asians.



#### 4. What role do you see your business in the Chinese Community?

Dr. Feng says, as a Chinese person, most of us have earned the title "hard-working people" noting that many of the Chinese people he has met are really good at their jobs, including doctors; however, they do not have much knowledge about investing, retirement planning, and estate planning. When Dr. Feng was growing up in China, he said it was hard for any family to talk about death, let alone make plans. Many of them did not have the opportunity to invest. Now that we live in the United States, planning and investing play a very important role in our lives. Dr. Feng says he tries to make himself available to help as much as he can.

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Would you like to be featured in future community spotlights? Contact us! We'd love to schedule a time to meet you, hear your story, and share it with the community.

## 社区聚光灯

1. 你是如何开始的, 你克服了哪些障碍, 你是如何成功的?

冯博士1986 年来到美国时,他身上只有 50 美元。他获得了俄亥俄大学和俄亥俄州立大学的奖学金。奖学金的确有帮助,但还不足以维持生活。 冯博士不得不打临时工来支持他的硕士和博士学位。他做过家庭私教,在中餐外卖店打工,也在几个中餐厅当过服务员。 他还曾在工厂、垃圾焚烧厂、加油站、杂货店和酒店打过工。 他甚至还送过报纸。 他说:"如果你曾经做过我做过的这些工作,你就会知道你必须克服很多的障碍,尤其是做为一个外国人。 能让我一直坚持下去的动力是:我经常提醒自己:这只是暂时的!"。冯博士总是谦虚好学,保持积极的态度。

冯博士获得博士学位后的第一份专业工作是在俄亥俄州工会担任劳动经济学家。 作为劳动经济学家几年后, 他在俄亥俄州的不同学院担任客座教授, 包括俄亥俄州立大学。

他的第二份专业工作是在华盛顿特区外的一家私人咨询公司担任航空经济学家。冯博士在 5 年中 表现非常出色。 然后,改变生活的机会出现在 2002 年,当时他和他的妻子在佛罗里达州迈尔斯堡 度假:他们从当地建筑商那以回租方式购买了一套样板房。 2003年,建筑商的老板要求他为他们开办一家抵押贷款公司。 冯博士写了一份业主喜欢的商业计划书,并同意了他提出和要求的一切。 于是, 冯博士为建筑商开了一家抵押贷款公司,并聘请了 13 名直接为他工作的抵押贷款经纪人。 仅在运营的第一年,他就为公司赚取了丰厚的利润。

2006年, 经济萧条, 他不得不改变职业, 所以他决定开始学习理财业务。 他下决心刻苦学习, 很快通过了几项重要的考试。 三年后,几个潜在客户告诉他,他们只会与拥有注册理财规划师合作,由此,他马上获得了 注册理财规划师。 冯博士越来越意识到,有很多人真正需要他的帮助。 用他自己的话来说:"知道我真正的帮助了我的客户,使我感到非常的高兴。"

2. 对于想像您一样创业的其他人, 您有什么建议?

冯博士的建议是:"要保持积极的心态,当你心情不好的时候,请时刻告诉自己:这只是暂时的。" 此外,他说要始终保持谦虚,愿意学习和适应新的变化。 孔子说:"三人行,必有我师。"

3. 您如何为华人社区做出贡献?

冯博士说,1988年,他通过邻居在俄亥俄州的爱神斯认识了一位金发女孩,发现她对中国文化充满热情。 她在高中学习中文,甚至会看中文报纸。 六个月后,冯博士就与她结婚了。 此后一直参与俄亥俄州和佛罗里达州西南华人组织。 冯博士在 2008 年和 2009 年担任佛罗里达州西南华人协会主席。他指出佛罗里达州西南部的华人社区非常小,但发展迅速。 有的时后,公司工作和慈善协会的工作给他帶來了非常大的挑战性。 冯博士说他通过这个华人协会结识了很多优秀的中国人,我們应該尽最大努力互相帮助,尤其是在这次新冠病毒期间,有很多排斥华人和其他亚洲人的行为。

4. 您认为您的专业在华人社区中扮演什么角色?

冯博士说,作为一个中国人,我们大多数人都获得了"勤劳人"的称号,他所遇到的许多中国人都非常擅长自己的工作,包括医生;然而,他们对投资、退休规划和遗产规划知之甚少。 冯博士在中国长大的时候,他说任何家庭都很难谈论死亡,更不用说制定计划了。 我们中的许多人没有机会投资。现在,我们住在美国,规划和投资在我们的生活中扮演着非常重要的角色。 冯博士说他会尽最大努力提供帮助。

### Cornerstones of Health

We mentioned in the previous newsletter that our body needs eight major nutrients on a daily basis, of which water is the most important. Today we would like to discuss the number one macronutrient—Protein. Some people assume that protein only includes animal meat. And some think that only athletes need protein as they need to maintain or build up their muscles. Let's dig deeper into protein today.



All biological organisms—including you—are essentially protein structures filled with water, and sometimes supported by bones. That's how crucial it is. Protein is your body's most important building block. You might think of proteins only as building blocks—especially for muscle tissue. But proteins serve many vital functions in the body. And some of them might surprise you. The major ones are listed below.

Enzymes: The best-known role of proteins in the cell is as enzymes, which catalyze chemical reactions. This can help you metabolize your food into cellular energy.

Cell signaling: Proteins participate in both sides of the signaling process. Antibodies are protein components of the immune system. Their primary function is to bind foreign substances in the body (antigens) and target them for destruction.

Structural proteins: Collagen and elastin are two great examples of these tough, fibrous proteins. They're both critical components of connective tissue, like cartilage. And they serve major functions in the structure of skin. The protein keratin provides structure for your hair and nails.

Hormones: Insulin, glucagon and gonadotropins are also proteins.

So you may ask, since protein is so important, how much should I get each day? The recommendation for protein intake is based on body weight. For normally healthy adults the daily recommendation is 0.8 grams of protein for every kilogram of body weight. Athletes should generally get at least 1.4 to 2.0 grams of protein for every kilogram of body weight per day. Based on the totality of the available research, a safe and healthy range of protein to aim for is roughly 15-25 percent of total dietary calories—with some adjustments for activity level and age. For an average 2,000 calorie intake, this would represent an intake of 75-125 grams of protein per day.

Unlike fat and carbohydrates, usable protein is not stored in significant amounts. Your amino acid stores are constantly used and must be replenished often. If you aren't getting enough protein in your diet, your body will take it from your muscle mass. There are 22 well-known amino acids that make up the proteins in your body. So, it's best to get protein intake from various sources. The best sources of protein, based on protein content and other nutrients, are: Seafood, lean poultry, beans, eggs, dairy (yogurt, milk, and cheese), soy and other legumes, lean beef, and pork. Quinoa, pumpkin seeds, almonds, cashews and pistachios are also excellent sources of protein.

One without a big appetite for each meal may be concerned about the daily protein intake amount. Here's a little trick...while doing your best choosing a variety of protein for 3 meals each day, during snack time, instead of chips and sweets, it'll be a great idea to wisely choose protein-rich food as well. Bon appetit!

Liwen is a SWFCA board member. She has a Master's Degree in Communication. She is a Holistic Life Coach. For any questions or suggestions, please contact her at liwenwilliams@gmail.com, (239)595-8888

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我们在上期简讯中提到我们身体每日所需的八大营养素当中最重要的—水。今天我们来讨论弘量营养素中独占鳌头的蛋白质。有些人认為蛋白质就仅仅包含动物类的肉。又有些人觉得只有运动员需要蛋白质,因為他们需要训练和维持强健的肌肉。我们今天就来探索蛋白质!

所有生物—包括您—基本上都是充满了水的蛋白质结构,其中一些是由骨骼支撑着。由此就知道蛋白质非常重要,它是您身体最重要的构成物质。您可能会认为蛋白质只是身体的构成物质,尤其是肌肉组织。但蛋白质在身体里还有一些可能会让您惊讶的重要作用,其中一些主要功能如下:

酶:蛋白质在细胞中最著名的作用是做为催化化学反应的酶,这可以帮助您将食物代谢成细胞的能量。

细胞信号传输:许多蛋白质参与细胞信号传输和转输过程。抗体是免疫系统的蛋白质成分,它们的主要功能是结合体内的异物(抗原)然后锁定抗原,将它们破坏。

结构性蛋白:胶原蛋白和弹性蛋白是这些坚韧纤维蛋白质的两个很好的例子。它们都是结缔组织的关键组成组件,如软骨。它们在皮肤结构中具有主要作用。角蛋白为您的头发和指甲提供结构。

激素: 胰岛素, 胰高血糖素和促性腺激素也都是蛋白质。

我想你接下来应该会问,既然蛋白质那么重要,我每天应该摄取多少的蛋白质呢?蛋白质摄取量建议是以体重为依据。正常健康成年人的每日建议摄取量是每公斤体重0.8克的蛋白质。运动员每天每公斤体重通常应该摄取至少1.4至2.0克的蛋白质。根据现有研究的总体结论,蛋白质的安全和健康范围大约为总膳食卡路里的15-25%,并且会根据活动程度和年龄进行一些调整。若平均每天摄入2,000卡路里的热量,则每天应摄入75-125克蛋白质。

与脂肪和碳水化合物不同的是,可用的蛋白质无法被大量储存。您的氨基酸存量会持续被使用,因此必须经常补充。如果您没有从饮食中摄取足够的蛋白质,身体就会转从肌肉中支取。你的身体中的蛋白质是由22种叫常见的氨基酸构成。所以最好是从不同来源的食物中摄取蛋白质。根据蛋白质含量和其他营养素含量,最佳的蛋白质来源是:海鲜、禽类瘦肉、豆类、鸡蛋、乳制品(酸奶、牛奶和奶酪)、大豆、瘦牛肉和瘦猪肉;此外藜麦、南瓜籽、杏仁、腰果和开心果也是极佳的选择。

一个每餐胃口不大的人可能会担心蛋白质摄入量不足。别担心,我来跟您分享一个小小的技巧...在每日三餐尽可能选择不同种类的蛋白质。在零食时间与其食用薯片和甜食,明智地选择蛋白质含量高的食物当点心也是一个好主意。祝您用餐愉快!

力文是西南佛州华人联谊会董事会成员。 她拥有大眾传媒硕士学位。 她是一名全方位的健康生活教练。 如有任何问题或建议,欢迎与她联系liwenwilliams@gmail.com, (239)595-8888

# Job Opportunity

Nail Technicians needed for nail salon in Naples, Florida. If interested, contact City Nails, 2464 Vanderbilt Beach Road, Naples, Florida 34109. Call 239-405-5559, or email Truc Nguyen at <a href="mailto:ngotruc25@yahoo.com">ngotruc25@yahoo.com</a>

## How Can I Help SWFCA?

The Southwest Florida Chinese Association seeks to serve the local Chinese community and preserve Chinese culture. Many of us can remember when we first moved to the United States or to Florida and how we felt alone and missed our holidays and culture, or were looking for friends and friends for our children. If you know someone who is new to the area please invite them to be members of our association. We currently have 168 members. Membership is free!

Do you have a service or business that can help our members or those whose first language is Chinese? We seek to partner with the local business community to help connect with our members. Please visit our business directory

(https://www.swfchinese.org/business-directory.html). Is your business listed? The listing is free!

While we enjoy our friendships and events, there is more that we can do to help our Chinese community. To do this, we need your help and support. If you have a business we encourage you to sponsor the Southwest Florida Chinese Association. For a \$100 sponsorship, we will post your business card on our sponsor page, spotlight your business in our newsletters, and give your business honorable mention at all our events.

Please join us! Membership and business sponsorship applications can be found here: https://www.swfchinese.org/contact.html.

If you have any questions, we would be happy to provide you with more information about how you can help support our work for the Southwest Florida Chinese Association. Thank you for your support!

西南佛州华人联谊会致力於服務當地華人社區並保護中國文化。許多人都還記得我們第一次搬到美國或 佛羅里達的時候, 我們感到孤獨和懷念家鄉的假期與文化, 或者想找尋朋友或為我們的孩子尋找朋友。如 果您認識西南佛州地區的新華人居民, 請邀請他們成為 西南佛州华人联谊会的成員。我們目前有168名會 員。不須繳任何會員費!

你有可以幫助我們會員或是母語為中文的公司或服務項目嗎?西南佛州华人联谊会尋求與當地商界合作 ,為幫助我們會員尋找所需。歡迎查訪我們網站上的合作商界目錄頁 (https://www.swfchinese.org/business-directory.html)。你的公司或服務有在上頭嗎?登記在目錄頁是免費 的喔!

除了幫助建立友誼和舉辦活動,西南佛州华人联谊会還可以做更多的事情來幫助我們的華人社區。因此, 我們需要您的幫助與支持。如果你擁有一間公司, 我們鼓勵您贊助西南佛州华人联谊会。只要\$100美金的 贊助費, 我們就會將您的名片登上我們的贊助廠商欄, 並在我們所有活動中對您的公司特別提及. 表示感 謝。

請加入我們的行列!會員申請和商業贊助商的申請,請上: https://www.swfchinese.org/contact.html

如果您有任何問題,我們很樂意提供更多有關如何幫助與支持我們西南佛州华人联谊会工作的信息。感謝 您的支持!

## SWFCA 2021 Christmas Gala Survey

The SWFCA board would like to hear from you!

Please click the "Christmas Gala Survey" button to take a brief survey: Christmas Gala Survey

### Asian Americans and Pacific Islanders (AAPI) and Covid-19

General Information: https://www.advancingjustice-aajc.org/

Free Training webinars: https://www.ihollaback.org/resources/

Report hate crimes: https://www.standagainsthatred.org

Other organizations:

https://docs.google.com/document/d/10inO5eX4catRDTTuVf7PEjVg2NNj5-J4h bWD67-AAk/edit

How to Protect Yourself: https://mailchi.mp/aafederation/aaf-landing-page

Call 1-844-9-NO-HATE for reporting and resource purposes.

COVID Resources in Chinese:

https://docs.google.com/spreadsheets/d/1XePaKv7Ar59PG7z37Qqzlb8WfynEx5BK5ZfK3VLXIJA/edit#gid=11 01570108

### A BIG THANK YOU to all of our <u>business members</u> for their support!









EJP Capital, LLC.













