



# The **Young** Immigrant

TELLING THE YOUTH STORY AS NEVER BEFORE

## **MAKING AND KEEPING YOUR RESOLUTIONS**

**Recycling Hotel  
Soap saves Lives**

**Calamities of Nations— Flood  
in the Philippines**

**7 Most common Financial Mistakes**

**INTERNATIONAL WOMEN ACHIEVERS  
AWARDS 2012**

**2012**



# MAKING AND KEEPING YOUR 2012 RESOLUTIONS

**H**appy 2012! A New Year is upon us, and as always it beacons forth a list full of resolutions, a string of promises that people commit themselves to. Everyone is fully committed to becoming a better person and overly cautious not to repeat the mistakes of the past year. Lists run to the floor with personal pledges such as, more exercise, better dieting, no smoking, the start of a new hobby and many more. But why do these resolutions not become lasting? What causes these lists to crash and burn past the first month of January? And what can you do to make sure your list of resolutions is long-lasting?

## Start Small!

Everyone is eager to make a leap into a completely different life style but change, in order to be durable, must also be incremental. For example, instead of altering your entire diet, commit to a

piece of fruit a day. Although these are small changes, with time they will guarantee results and are more likely to become habits of your daily life. Be true to yourself! Don't make resolutions because you believe it is the right thing to do. Make a sound commitment to a resolution that truly counts for you. It is important to sit and reflect on what changes are most valuable to you as a person. Your resolutions should draw from your values. Instead of promising to go to the gym seven days a week, join a dance club, or sign up for yoga lessons. Whatever floats your boat is best!

## Keep Going!

Don't let one slip-up bring you down. Get over your mistake and continue with the resolution. Use the slip up as a valuable lesson, or a moment of self discovery. Learn from it and move on. Don't let one mistake define your character as a

ure. Get back on track, the sooner the better!

## Talk and Share!

Talk about your resolutions with family and friends and do not be afraid to draw on their love for support. If you wish to go a step further, inspire your loved ones to join you in your commitment to your resolutions. If family and friends are not a comfortable support group, then join a support group which is also striving to achieve a similar goal to your own. There is always more strength in numbers. These are only a few guidelines to help one stay on track for the New Year, but it is important to understand that having the will to draw up a list for a better future has already placed you on the right path.

*Jola Mecani is a Political Science Specialist at the University of Toronto*

**I**f I were a bee and you were a rose  
Would you let me in when the  
gray wind blows?  
Would you hold your petals wide apart,  
Would you let me in to find your heart,  
If you were a rose?

If I were a rose and you were a bee,  
You should never go when you came to me  
I should hold my love on my heart at last,  
I should close my leaves and keep you fast,  
If you were a bee.

Sara Teasdale





**THE PUBLISHER'S  
PERSPECTIVE**

**CHALLENGES OF  
THE NEW YEAR**

The year 2011 is gone and will never come back so do not search for it. The year 2012 has stepped in to the driver's seat. The engine is raving and set to roll. There is no stopping and no waiting. Put on your seat belt and enjoy the bumpy ride.

What was the year 2011 like to you? What do you hope for in the year 2012? Let us take a hilarious look at the year gone by in order to predict what the New Year may throw at you.

Did your old year look like the following:

January: Jany, a young immigrant decided to fly to the stars.

February: He gathered all his belongings and headed for Bakalari Spaceport to launch his flight.

March: He met Discourager who distracted his attention and convinced him to head to Nicomara fare.

April: Sleepmore took over and doused Jany with a dose of laxity.

May: Jany volunteered on the island of fools as a piece of adventurism.

June: Jungula reminded Jany about his initial enterprising mission.

July: Procrastination took over and showered Jany with jokes and jests.

August: Jany decided to abandon his initial goal and go fishing.

September: The sea was stormy and Jany was least prepared for that.

October: Mr. Confusion took over and Jany signed on for the blame game.

November: The referee announced that Jany had only five minutes left to go.

December: Predictably, Jany suffered a defeat and headed home.

If this sounded like your year 2011, you are not alone. Many young people suffered the same fate. This should be your wake-up call in the New Year to set your goal and go for it. It is often said that experience is the best teacher. Now that you have experienced failure, you should gird your loins to experience success in 2012. If you experienced success, you are already invigorated to do more.

Failure should not be allowed to determine your destiny in life rather it should be the fuel that fires you to greater heights. The man who landed on the moon did not do so at first attempt. The athlete that won gold medals during the Olympics failed a couple of times. The secret to success is that of never giving up.

As you move into the New Year, set realistic goals and go for it. One little successful step will embolden you and energize you to try the next. Be passionate at what you do and try to be the best at what you do. Will it be easy? No. Will you be happy when you achieve your goal? Yes. There will be ups and downs but go for it.

Let your faith lead you while God be the One who guides you. As the heavens remain, seed time and harvest times shall never cease. As a young immigrant, full of zeal and energy, sow the seed early so that at the end of 2012 you shall reap abundant reward. Happy New Year!

Edem Udoh-Orok, MRAIC | *Member Royal Architectural Institute of Canada.*

*Publisher - The Young Immigrant Magazine*

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# The Young Immigrant

Telling the youth story as never before...

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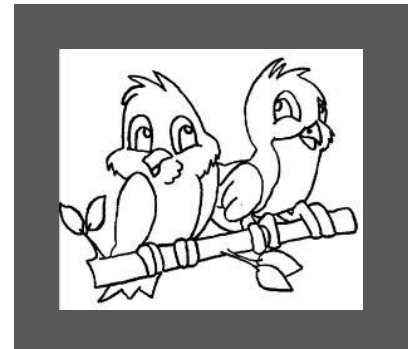
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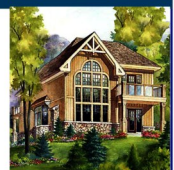
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## RECYCLING HOTEL SOAP TO SAVE LIVES

By Ebonne Ruffins

**D**erreck Kayongo and his Atlanta-based Global Soap Project collect used hotel soap from across the United States. Instead of ending up in landfills the soaps are cleaned and reprocessed for shipment to impoverished nations such as Haiti, Uganda, Kenya and Swaziland.

"I was shocked just to know how much (soap) at the end of the day was thrown away" Kayongo said. Each year, hundreds of millions of soap bars are discarded in North America alone. "Are we really throwing away that much soap at the expense of other people who don't have anything? It just doesn't sound right."

Kayongo a Uganda native thought of the idea in the early 1990s when he first arrived to the U.S. and stayed at a hotel in Philadelphia, Pennsylvania. He noticed that his bathroom was replenished with new soap bars every day even though they were only slightly used.

"I tried to return the new soap to the concierge since I thought they were charging me for it" Kayongo said. "When I was told it was just hotel policy to provide new soap every day, I couldn't believe it."

Kayongo called his father -- a former soap maker in Uganda -- and shared the experience.

"My dad said people in America can afford to throw it away. But I just started to think 'What if we took some of this soap and

recycled it made brand new soap from it and then sent it home to people who couldn't afford soap?'"

For Kayongo collecting soap is "a first line of defense" mission to combat child-mortality around the world.

Each year more than 2 million children die from diarrheal illness -- the approximate population of San Antonio Texas. Accord-

**“That bar of soap you used once or twice during your last hotel stay might now be helping poor children fight disease”**

ing to the World Health Organization these deaths occur almost exclusively among toddlers living in low-income countries.

"The issue is not the availability of soap. The issue is cost" Kayongo said. "Make \$1 a day and soap costs 25 cents. I'm not a good mathematician but I'm telling you I'm not going to spend that 25 cents on a bar of soap. I'm going to buy sugar. I'm going to buy medicine. I'm going to do all the things I think are keeping me alive."

"When you fall sick because you didn't wash up your hands, it's more expensive to go to the hospital to get treated. And that's where the problem begins and people end up dying."

Kayongo, 41, is familiar with the stress that poverty and displacement can create.

Almost 30 years ago he fled Uganda with his parents because of the mass torture and killings by former Ugandan military dictator Idi Amin, he said.

Witnessing the devastation of his homeland shaped Kayongo's mission and still haunts him today.

"It's a long-term grieving process that sort of never ends" he said. "As a child coming from school passing dead bodies for 10 solid years -- 'It's not cool' as my son would put it. It's not good. A lot of my friends were orphaned and I was lucky."

Kayongo and his parents fled to Kenya where he would visit friends and family in refugee camps and struggle to survive -- sometimes without basic necessities.

"We lost everything" Kayongo said. "We didn't live in the camps but we sacrificed a lot. The people worse off lived in the camps. Soap was so hard to come by even completely nonexistent sometimes. People were getting so sick simply because they couldn't wash their hands."

Kayongo transitioned from the tough life of a refugee to become a college graduate, a U.S. Citizen and a field coordinator for CARE International, a private humanitarian aid organization. But he has not forgotten his roots -- or the fact that many refugees in Africa continue to lack access to basic sanitation.

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# DREAM OF REUNIFICATION IN LIMBO

By Nicholas Keung



**E**mmanuel Koroma is running out of time to get his five children to join him in Canada. Separated from them since 1999 by the Sierra Leone civil war, the Toronto man got help from displaced countrymen across Africa and finally located his wife and five children in Lagos, Nigeria, six years ago.

In May, when his children — Godfrey, 23, Stanley, 20, Lawrence, 17, Sandra, 16, and Junior, 13 — got their immigrant visas to finally join him in Canada, he was over the moon. (His wife, Juliet, is still awaiting her visa.)

However, with a monthly income of \$1,050 on disability assistance, Koroma can't afford to pay the \$8,000 airfare to get his children out of Nigeria.

He has until Oct. 27 to fly them to Canada. They may never be able to join him when their permanent resident visas expire.

"Whenever I talk to my kids on the phone, they always ask when they can join me,"

said Koroma, 44, whose hearing was impaired by the war. "They say they will go to work after school to make money to pay back the fare."

Koroma, who ran a small grocery store in Freetown, worked in Toronto factories until 2007, when a heart condition and back pains — from the alleged injuries he suffered at the hands of rebel groups —

**"They say they will go to work after school to make money to pay back the fare."**

became too much to bear. He is still on medication for those problems.

He tried to borrow money from friends with no success and requests for bank loans have been declined. With help from his local MP, he applied for a transportation loan from Citizenship and Immigration Canada. That request was recently denied.

"You have demonstrated the need for a

loan, but presently we have concerns about your ability or potential ability to repay the loan," an immigration officer wrote.

"The money allocated in your budget for food, transportation and accommodation will increase significantly once your family arrives — at which point I am not satisfied that you would be able to repay this loan."

Koroma's settlement worker has contacted different charity groups, but no one is able to help.

"Because these children are not refugees anymore, they can't be sponsored to Canada under any resettlement program. Charitable groups don't have money for this kind of situation, which is quite unique," said the settlement worker, who asked not to be identified.

"Emmanuel didn't ask to be in this situation. It's something thrust on the family. A family deserves to be united."

The only option now available, she said, is to find donors willing to help with the cost of airfare for the children.

## RECYCLING HOTEL SOAP TO SAVE LIVES

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"As a new immigrant and a new citizen to this country, I feel very blessed to be here" he said. "But it's important as Africans living in the Diaspora that we don't forget what we can do to help people back at home. It's not good enough for us to complain about what other people aren't doing for us. It's important that we all band together think of an idea and pursue it."

With the support of his wife local friends and Atlanta-based hotels, Kayongo began his Global Soap Project in 2009.

So far, 300 hotels nationwide have joined the collection effort generating 100 tons of soap. Some participating hotels even do-

nate high-end soaps such as Bvlgari which retails up to \$27 for a single bar.

Volunteers across the U.S. Collect the hotel soaps and ship them to the group's warehouse in Atlanta. On Saturdays, Atlanta volunteers assemble there to clean, reprocess and package the bars.

"We do not mix the soaps because they come with different pH systems different characters smells and colors" Kayongo said. "We sanitize them first then heat them at very high temperatures chill them and cut them into final bars. It's a very simple process but a lot of work."

A batch of soap bars is only released for shipment once one of its samples has been tested for pathogens and deemed safe by a third-party laboratory. The Global Soap Project then works with partner organizations to ship and distribute the soap directly to people who need it -- for free.

To date, the Global Soap Project has pro-

vided more than 100,000 bars of soap for communities in nine countries

Kenya Relief is one organization that has benefited. Last summer, Kayongo personally delivered 5,000 bars of soap to Kenya Relief's Britney's Home of Grace orphanage.

"When we were distributing the soap, I could sense that there was a lot of excitement, joy, a lot of happiness" said Kayongo whose work was recently recognized by the Atlanta City Council which declared May 15 as Global Soap Project Day in Atlanta.

"It's a reminder again of that sense of decency. They have (someone) who knows about their situation and is willing to come and visit them ... to come and say 'We are sorry ... We're here to help.'"

Culled from CNN.com





## VAST AND FERTILE GROUND IN AFRICA FOR SCIENCE TO TAKE ROOT

By G. PASCAL ZACHARY

**U**GANDA A classroom at the new computer science college at Makerere University in the capital, Kampala. A Ph.D. program has also begun.

He might have been content simply to teach thousands of university students in Uganda how to use computers, assemble them into networks, manage them and write basic software programs. In a poor African country with one of the world's fastest-growing populations and rising Internet use, that alone would have been an enormous achievement.

But Venansius Baryamureeba had bigger ideas. In 2005, when he returned home with a doctorate from the University of Bergen in Norway, he was just one of a handful of computer scientists in Uganda. And his timing was right. The largely agricultural economy had been growing by

about 7 percent annually, propelling an enormous expansion of the upper middle class and the urban elite's aspirations for advanced training in science and engineering.

Emboldened by Uganda's relative peace and prosperity, Dr. Baryamureeba founded a new college that includes departments of computer science and computer engineering at creaky Makerere University, in Uganda's capital, Kampala. At the top of a hill near the university's entrance, overlooking the derelict law school to one side and a derelict school mosque to the other, two gleaming glass buildings went up seemingly without a hitch. So many undergraduates swarmed them that the faculty held classes at midnight to accommodate them.

Dr. Baryamureeba wanted more than a vocational school; he also created a graduate program he hoped would someday turn

out dozens of Ph.D. scientists who would themselves become college professors and help push the boundaries of global research.

Improbably, his vision is gaining traction at Makerere. Young homegrown scientists there are now nearing completion of their Ph.D.'s. And faculty members are carrying out cutting-edge experiments. They are seeking to endow cellphones with the "intelligence," embedded in tiny software programs animated by mathematical algorithms, to identify diseases in crops or malaria in a person's bloodstream.

Ernest Mwebaze, a doctoral student and lecturer, said there are still serious obstacles to pursuing such research in Uganda, including unreliable Internet service and power failures. But he also said the potential upside is huge.

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“Uganda offers several unique research challenges and problems whose solutions can actually have a greater marginal benefit than, say, solutions to problems in Europe,” he said.

Each Monday, in a laboratory of thrumming computers, Mr. Mwebaze teaches a small class on artificial intelligence to 10 graduate students, highlighting this esoteric field, the subject of his doctorate research.

And the potential for Africans trained in Africa to conduct science attuned to the realities of Africa is not limited to computing. “There’s a growing interest in research, and science generally, in the region,” said Calestous Juma, a Harvard professor who specializes in the study of technology and development.

The rapid spread of cellphones has fueled an appreciation among Africans for the practical uses of science and technology. And the children of the African elite are also seeing career possibilities in computing science and engineering, beyond the traditional disciplines of medicine, law and finance or the more typical scientific callings of crop and soil science.

“Computer science appeals to a generation of urban students raised on a diet of digital devices,” said Chanda Chisala of Zambia Online, a software development company and Internet provider in the Zambian capital, Lusaka.

The field also may appeal to chronically underfinanced African universities because the study of computer science is relatively inexpensive. No big atom smashers are needed, as in physics; no giant telescopes, as in astronomy.

Computer science in Africa, to be sure, is still held back by the perception that it is preferable to study and work in Europe or the United States, even if that means leav-

ing Africa permanently. This must change for computer science to flourish in the region. Georgia Tech researchers recommended in a study that African educators reinforce efforts to mold computer science curriculum to meet “local needs.”

A shortage of skilled teachers also remains a problem. The continent’s leading computer science departments — based on research publications — are all in South Africa. Yet even there, the number of university-level teachers is limited.

“Our C.S. departments are much smaller than counterparts in the U.S.,” said Bill Tucker, an American who is a senior lecturer at the University of Western Cape. And differing ethical practices in African and American academic institutions complicate matters. When V. S. Subrahmanian, a computer scientist at the University of Maryland, decided to forge a research partnership last year with Nigerian professors, he was enthusiastically received. But when he provided a Nigerian computer center with data compiled by Maryland, the center started selling it. Dr. Subrahmanian, who thought the data should have been openly available for scholars, found the experience “very troubling.”

Dr. Baryamureeba’s commitment has helped Makerere overcome such obstacles. He now leads the entire university, ensuring that computer science and engineering have high-level support. Partnerships with universities in Norway and the Netherlands have also proved crucial. Graduate students from Uganda have been able to study both at home and abroad. And the European universities promise not to poach them, requiring that the students return to Uganda to get their doctorates.

There’s also a palpable sense among young scholars that Africa is cool — and that universities are improving just enough to advance the scientific ambitions of

Western scientists.

Consider John Quinn, a Scot. He attended Cambridge and received a doctorate in computer science from the University of Edinburgh. Searching for an unconventional research experience, he contacted Makerere just as Dr. Baryamureeba was casting about for international talent to bolster his faculty. Dr. Quinn accepted, and has never looked back. An artificial intelligence research group he formed has received financing from Microsoft and Google. One project involves designing code that turns a cellphone into a sophisticated microscope. He presented his research on diagnosing malaria over the phone at an international conference in San Francisco in August.

“There’s a growing awareness of the need to focus, to specialize and to become internationally competitive,” Dr. Quinn said of himself and his colleagues. One potentially practical and profitable benefit partly explains the interest of computer companies in Dr. Quinn’s research: Turning cellphones into cheap microscopes and pattern-recognition devices could help people in the developed world lower costs of instant diagnosis of minor medical problems.

So far, Dr. Quinn’s reputation has only been enhanced by his work in Uganda, and he’s earning decent pay. Postdoctoral salaries for European computer scientists are not that much different from the roughly \$3,000 a month Dr. Quinn earns at Makerere. That has him thinking he will stay awhile in Kampala. He’d initially planned to stick it out for two years, but he’s now already four years into his African university tenure and sees a lot of running room in computer science — for himself, and for Africa.

Culled from The New York Times

## Proverbs:

- \* If you look up to the stars and see the sun, do not worry, go to the sun. It may just be that the sun will direct you to the stars.
- \* Never forget the first lessons that you learn in life because it will help to solidify the foundations of your future.
- \* I had thought that I was lost when I missed my way in the forest until I ventured on an eagle that shouted my name..





# CHANGE OF THE SEASON

By: Mark Addo

**I**t is the start of a new season again. The beginning of the New Year to some serve as the time to improve oneself. Most people engage in setting New Year resolutions; they hope to follow this resolution so that whatever deficient or negative characteristic they had in the previous year will be eradicated. However, the New Year resolution rarely lasts for two weeks or a month. The reason for this is tied to the fact that the New Year just marked a turn in season. Just as spring

comes before summer then fall, a New Year represent a change in a year and nothing remarkable is associated with it. The same days that existed in the previous year will continue to exist and one will continue to either work or study. Apart from the markings of a new season, the New Year is nothing special.

If people are serious about making substantial changes in their life, it need not start from the New Year. Changes can begin from any time of the year that one chooses to change. The main thing to consider is establishing positive habits and getting rid of bad habits. For example, if one wants to start a healthy lifestyle, one should begin by changing their diet gradually and hitting the gym to either lifts weights or do cardio. The earlier the moment one starts a habit, the easier it becomes over time. However, if one chooses to just state the change they want to make and not put any action towards it, the par-

ticular change will remain an idea and, waiting until the New Year to start will only lead to failure because during New Year resolutions, people tend to make drastic changes which are not concurrent with their already established habits. Therefore, it is imperative for people to start making changes as soon as they seek change and not wait for a New Year to embark on that change. Let 2012 be a year of continuation of our established positive habits and goals, whatever that is. If you have made a resolution, I will advise you to gradually change your habits so that it can be aligned with your goals. I wish all the readers the best with their goals and ambitions for improvement. I will continually seek to bring insightful pieces that will enhance our understanding of the secular life that we live.

## THOUGHT OF THE WEEK

1. Don't look to the stars for the cause of your misfortunes:

look to yourself to get better results.

There are many things you cannot control, but you can control the only things that really matter: your mind and your attitude. External forces have very little to do with success. Those who program themselves for success find a way to succeed even in the most difficult of circumstances. Solutions to most prob-

lems come from one source and one source alone: yourself. Living life to the fullest is a lot like shooting the rapids in a rubber raft. Once you've made the commitment, it's difficult to change your mind, turn around, and paddle upstream to placid waters. But it's the excitement and adventure that make it all worthwhile. If you never make the attempt, you may never know the depths of despair, but neither will you experience the exhilaration of success.

Courtesy: Napoleon Hill Foundation



# CALAMITIES OF NATIONS— The flood in Philippines and humanitarian assistance

Global Medic came to the rescue of the typhoon wash victims in the Philippines by donating water purification systems capable of providing clean water for 60,000 people a day. The Hon, Jim Karygiannis (MP) and the Philippine's Ambassador were on hand to receive the donations and thanked Global Medic for the noble gesture. He also called on the Canadian government to work with the communities and match the donations one to one. Over 1000 people died in the disaster while thousands were wounded and many more rendered homeless.

(for more on Global Medic go to [www.globalmedic.ca](http://www.globalmedic.ca))



Hon. Jim Karygiannis (MP, Scarborough, Agin-Court) being interviewed.



Hon. Jim Karygiannis with the Philippine's Ambassador.





g interviewed by a member of the Press Corp



Philippine's Consul General



Advisor and a member of IDRF



Emergency Aid for the Philippines



Matt Capobianco, Manager, emergency programs at Global Medic addressing the press





**Mistake No. 1: Excessive/Frivolous Spending**  
Great fortunes are often lost one dollar at a time. It may not seem like a big deal when you pick up that double-mocha cappuccino, stop for a pack of cigarettes, have dinner out or order that pay-per-view movie, but every little item adds up. Just \$25 per week spent on dining out costs you \$1,300 per year, which could go toward an extra mortgage payment or a number of extra car payments. If you're enduring financial hardship, avoiding this mistake really matters - after all, if you're only a few dollars away from foreclosure or bankruptcy, every dollar will count more than ever.

**Mistake No. 2: Never-Ending Payments**  
Ask yourself if you really need items that keep you paying for every month, year after year. Things like cable television, subscription radio and video games, cell phones and pagers can force you to pay unceasingly but leave you owning nothing. When money is tight, or you just want to save more, creating a leaner lifestyle can go a long way to fattening your savings and cushioning your from financial hardship. (For more on this, see *Get Your Budget In Fighting Shape*.)

**Mistake No. 3: Living on Borrowed Money**  
Using credit cards to buy essentials has become somewhat normal. But even if an ever-increasing number of consumers are willing to pay double-digit interest rates on gasoline, groceries and a host of other items that are gone long before the bill is paid in full, don't be one of them. Credit card interest rates make the price of the charged items a great deal more expensive. Depending on credit also makes it more likely that you'll spend more than you earn. (To learn more about credit cards, see *Take*

*Control Of Your Credit Cards and Credit, Debit And Charge: Sizing Up The Cards In Your Wallet.*)

**Mistake No. 4: Buying a New Car**  
Millions of new cars are sold each year, although few buyers can afford to pay for them in cash. However, the inability to pay cash for a new car means an inability to afford the car. After all, being able to afford the payment is not the same as being able to afford the car. Furthermore, by borrowing money to buy a car, the consumer pays interest on a depreciating asset, which amplifies the difference between the value of the car and the price paid for it. Worse yet, many people trade in their cars every two or three years, and lose money on every trade.

**“it is possible to enjoy a high standard of living without financing it with debt.”**

Sometimes a person has no choice but to take out a loan to buy a car, but how much does any consumer really need a large SUV? Such vehicles are expensive to buy, insure and fuel. Unless you tow a boat or trailer, or need an SUV to earn a living, is an eight-cylinder engine worth the extra cost of taking out a large loan? If you need to buy a car and/or borrow money to do so, consider buying one that uses less gas and costs less to insure and maintain. Cars are expensive. You might need one, but if you're buying more car than you need, you're burning through money that could have been saved or used to pay off debt.

**Mistake No. 5: Buying Too Much House**  
When it comes to buying a house, bigger is

also not necessarily better. Unless you have a large family, choosing a 6,000-square-foot home will only mean more expensive taxes, maintenance and utilities. Do you really want to put such a significant, long-term dent in your monthly budget?

**Mistake No. 6: Treating Your Home Equity Like a Piggy Bank**  
Your home is your castle. Refinancing and taking cash out on it means giving away ownership to someone else. It also costs you thousands of dollars in interest and fees. Smart homeowners want to build equity, not make payments in perpetuity. In addition, you'll end up paying way more for your home than it's worth, which virtually ensures that you won't come out on top when you decide to sell.

**Mistake No. 7: Living Paycheck to Paycheck**  
In 2007, the U.S. household savings rate fell below 1%, but other countries had considerably higher rates of personal savings. For example, the Netherlands, Italy, Norway, Germany and France personal savings rates average 10% or more according to the OECD Factbook 2005. Clearly it is possible to enjoy a high standard of living without financing it with debt. Countries in Asia boast savings rates of as much as 30%!

The cumulative result of overspending puts people into a precarious position - one in which they need every dime they earn and one missed paycheck would be disastrous. This is not the position you want to find yourself in when an economic recession hits. If this happens, you'll have very few options. Everyone has a choice in how they live, so it's just a matter of making savings a priority.

Continued on p 13





**S**o I got this in my email this morning...

They call the Third World the lazy man's purview; the sluggishly slothful and languorous prefecture. In this realm people are sleepy, dreamy, torpid, lethargic, and therefore indigent—totally penniless, needy, destitute, poverty-stricken, disfavored, and impoverished. In this demesne, as they call it, there are hardly any discoveries, inventions, and innovations. Africa is the trailblazer. Some still call it “the dark continent” for the light that flickers under the tunnel is not that of hope, but an approaching train. And because countless keep waiting in the way of the train, millions die and many more remain decapitated by the day.

“It's amazing how you all sit there and watch yourselves die,” the man next to me said. “Get up and do something about it.” Brawny, fully bald-headed, with intense, steely eyes, he was as cold as they come. When I first discovered I was going to spend my New Year's Eve next to him on a non-stop JetBlue flight from Los Angeles to Boston I was angst-ridden. I associate marble-shaven Caucasians with iconoclastic skin-heads, most of who are racist.

“My name is Walter,” he extended his hand as soon as I settled in my seat.

I told him mine with a pre-cautious smile.

“Where are you from?” he asked.

“Zambia.”

“Zambia!” he exclaimed, “Kaunda's country.”

“Yes,” I said, “Now Sata's.”

“But of course,” he responded. “You just elected King Cobra as your president.”

My face lit up at the mention of Sata's moniker. Walter smiled, and in those cold eyes I saw an amenable fellow, one of those American highbrows who shuttle between Africa and the U.S.

“I spent three years in Zambia in the 1980s,” he continued. “I wined and dined with Luke Mwananshiku, Willa Mungomba, Dr. Siteke Mwale, and many other highly intelligent Zambians.” He lowered his voice. “I was part of the IMF group that came to rip you guys off.” He smirked. “Your government put me in a million dollar mansion overlooking a shanty called Kalingalinga. From my patio I saw it all—the rich and the poor, the ailing, the dead, and the healthy.”

“Are you still with the IMF?” I asked.

“I have since moved to yet another group

**“I was part of the IMF group that came to rip you guys off.”**

with similar intentions. In the next few months my colleagues and I will be in Lusaka to hypnotize the cobra. I work for the broker that has acquired a chunk of your debt. Your government owes not the World Bank, but us millions of dollars. We'll be in Lusaka to offer your president a couple of millions and fly back with a check twenty times greater.”

“No, you won't,” I said. “King Cobra is incorruptible. He is ...” He was laughing. “Says who? Give me an African president, just one, who has not fallen for the carrot and stick.”

I felt a slap of blood rush to my head and prepared for the worst.

“You my friend flying with me and all your kind are lazy,” he said. “When you rest your head on the pillow you don't dream big. You and other so-called African intellectuals are damn lazy, each one of you. It is you, and not those poor starving people, who is the reason Africa is in such a deplorable state.”

“That's not a nice thing to say,” I protested.

He was implacable. “Oh yes it is and I will say it again, you are lazy. Poor and uneducated Africans are the most hardworking people on earth. I saw them in the Lusaka markets and on the street selling merchandise. I saw them in villages toiling away. I saw women on Kafue Road crushing stones for sell and I wept. I said to myself where are the Zambian intellectuals? Are the Zambian engineers so imperceptive they cannot invent a simple stone crusher, or a simple water filter to purify well water for those poor villagers? Are you telling me that after thirty-seven years of independence your university school of engineering has not produced a scientist or an engineer who can make simple small machines for mass use? What is the school there for?”

I held my breath.

“Do you know where I found your intellectuals?”

*Field Ruwe is a US-based Zambian media practitioner and author. He is a PhD candidate with a B.A. in Mass Communication and Journalism, and an M.A. in History.*

To be continued...

## ADVERTORIAL

# UNTIL WE MEET AGAIN

A Caring Network by Norstar Corporation helps coordinate and fund local community needs or global relief efforts.

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For more information on this network email: [tyim@theyoungimmigrant.com](mailto:tyim@theyoungimmigrant.com)



## HOME HEALTH

by Urey Onuoha

(continued from p19)

with the additional pollution of things like fumes from dry cleaning, fragrances and paints among other things.

They advised that windows be open during the day and that natural scented air fresheners be used (as opposed to the rose or lemon scented ones). In addition, it is important to leave shoes at the door when entering a room to avoid tracking in dirt. Possibly the most surprising revelation was the danger associated with Compact Fluorescent Light (CFL) bulbs which have gained popularity in recent years for being energy-efficient. The CFL bulbs are fine unless they get broken, in which case the mercury in the bulbs get released into the air.

In a demonstration, Dr. Wentz broke a CFL bulb in an enclosed container where the meter initially read HL (high limit) and eventually went down to 762 micrograms (about 7 times the legal 100mg per cubic meter limit) as the mercury was removed. Cleaning up the broken bulb also requires more than just sweeping shards into a dustpan. According to the United States Environmental Protection Agency Website, it is important to first evacuate, air out the room and turn off any central heating or air conditioning system. After the glass is cleaned up, that, along with all cleaning materials must be kept in a sealed container which is to be stored outdoors until they can be disposed of properly. They also advise that the room continue to be aired out and any central heating or cooling systems be left off for several hours if possible.

At the end of the presentation, Wentz said that he hopes the information in the book makes people more aware of their environ-

ments and allows them to make changes in their home.

“We don’t expect you to do everything in this book...we expect you to pick and choose and have different solutions because it’s about the compound effect of making a change now” he said.

“People today are living too short and dying too long from some degenerative disease,” Dr. Wentz added. “The good news is that your health is a matter of choice. Don’t leave it to chance.”

In only its 4th week out, The Healthy Home rose to number 2 in the hardcover advice category of the New York Times bestsellers list and as of last month was the #4 bestselling hard cover non fiction book in Canada. All author proceeds are going to the Children’s Hunger Fund.

For more information, visit the website [www.myhealthyhome.com](http://www.myhealthyhome.com)

## LEADERSHIP...

Any individual or group that would aspire to lead society must be ready to pay the costs of leadership: to accept the responsibility, to suffer calumny, to surrender security, to risk both reputation and fortune. If this price, or some important part of it, is not being paid, then the chances are that the claim to leadership is fraudulent. Society is never redeemed without effort, struggle, and sacrifice. - George S. Counts



## THE PEOPLE OF THE NIGHT

**I**t's 3 am and pitch black around the barren corner of Eglinton and Black Creek. The night's still young but my car feels old. It sputters towards its last breath, dying in the still of the night in the middle of the road.

I figure I'll be here a while since not many people are awake at this time. But within minutes, a tow truck comes by to help. I hitch a ride with a nice guy named Hassan, a driver from Toronto Tow Truck, and feel fortunate that he was still up.

"Are you kidding me? My night's just starting," says Hassan, who is just one of thousands of new immigrants who regularly work night shifts. Hassan is on the job every night from 6pm to 3am.

"I love working the night shift, because you see the craziest stuff after midnight... usually from drunks. I remember one call where these guys rolled their car in a ditch. I show up in my white truck and white clothes and one guy asked if I was from the future here to help them. The other guy literally thought I was an angel and tried to take off my jacket to see my wings. That's the thing with the night shift - crazy can quickly turn into crazy dangerous."

Driving around with Hassan got me thinking about a whole world of night shift workers that take over the city while most of us are in bed dreaming.

Andrew Truong, a security guard who has worked night shifts for seven years, calls



his nocturnal brethren: People of the Night.

"You see the same people in the same 24-hour diners like 7 West and Xe Lua. Maybe we'll give each other a nod on the 501 Lakeshore late night bus route. We know a fellow night person when we see each other. I raise my cup of coffee to all my fel-

**"A highly intoxicated group jumped me when I was on duty."**

low security guards, doctors, cabbies, emergency workers, and shift workers still awake out there," says Truong, whose best night shift stories also involve drunkards.

"A highly intoxicated group jumped me when I was on duty. Me and my partner had to pepper spray them all, even a girl. Then one guy decided to pull a gun on us. Suddenly, the police arrived on the scene

and we're in a middle of a stand-off. I assure you that half this stuff wouldn't happen during the afternoon shift. The difference is like night and day."

By now it's 4 am and the city is cold and dark. I pay Hassan for the tow and thank him for the lift: "Good luck and good night."

Hassan: "Nah man, you mean good morning. It's getting early, I'm going to bed."

**Thien appears Thursdays in 24 Hours. Contact him at [thienh112@yahoo.com](mailto:thienh112@yahoo.com)**



## HOW TO DRESS FOR OFFICE IN THE FALL OR WINTER

During the colder months, office attire is kept a little conservative. We all know not to wear white pants about Labor Day, so that leaves you with little choice! Winter colors are a little darker, as opposed to

summer colors, so you'll need to improvise a bit.

Wear a pair of black striped pants with a silk purple top and a blazer or tailored jacket over it. It'll make you look completely professional, while also giving you a little break from the all-black attire. You can pull off the same look with a pencil skirt. Navy is still a good color in the winter, so don't be afraid to wear it. Other colors you can wear in the winter include

dark greens, cranberry reds, royal blues, and light purples.

As for the shoes, stick to a black boot for the most part. Since you'll be getting them wet with snow and dirt anyways, they won't be such a big staple during the winter time. Ankle boots are also a good way to go and they'll look great with any pant of skirt.

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RECOGNITION

# INTERNATIONAL WOMEN ACHIEVERS' AWARDS (IWAA) NIGHT

**W**e wish to inform you that at the meeting of the board and staff of Princess Promotion Enterprise to consider the role played by women in community development, 21 prominent women achievers were nominated to receive the International Women Achievers' Awards (IWAA) in the year 2012. The awards will be given to them during the IWAA Night scheduled for 6 pm on March 17, 2012 at the Speranza Banquet Hall, 510 Deerhurst Drive, Brampton, Ontario. The 2012 Awards will be dedicated to the eradication of breast cancer.

The mission of the IWAA, established in 2010 is to acknowledge and honor the accomplishments and contributions of women in world-wide community development. The IWAA usually holds during the International Women's month, to acknowledge and honor women who have excelled in different spheres of life. The ceremony underscores the paramount role played by women in society while appreciating their attitudes, initiatives, will-power and perseverance. These are women who have dis-

tinguished themselves as prominent citizens, who could show their mettle equal to men and some even superior to men, in any field of endeavor.

The purpose of IWAA is to empower young women, so they too can reach their goals. The IWAA brings together women from across the globe and recognizes their accomplishments. The distinguishing fea-

**“The purpose of IWAA is to empower young women, so they too can reach their goals”**

tures of the 2012 IWAA include the acknowledgement of an extra-ordinary courageous Canadian, Chinyere Eni.

Chinyere had cancer (Oestrogenic Sarcoma) at 8 years of age. At that time, she was given 9 months to live. But she persevered to overcome this

challenge, with the help of God and the support of her parents. Her left leg was eventually amputated from the hip joint. In spite of this daunting disability, she went on to finish high school, became student president, graduated from the University of British Columbia (UBC) with a BA, and the University of Toronto with an MBA. She was a Bank Manager at 22 years of age, a Senior Bank Manager for Royal Bank at 30 years and presently a Regional Manager.

Princess M. Boucher is the President/Chief Executive Officer (CEO) of Princess Promotion Enterprise and the Princess Fae Peer Mediation Centre (PFPMC). A former candidate for Brampton City Council, Princess is involved in many community development and humanitarian projects including youths, women, and seniors. Princess is an original promoter, always a lover of the field of entertainment, and she dedicates her time and knowledge to promoting and producing top quality entertainment, by adding her own unique touch to its flavor.

647-618-8596  
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Continued from p 12

**Making a Payment Vs. Affording A Purchase**

To steer yourself away from the dangers of overspending, start by monitoring the little expenses that add up quickly, then move on to monitoring the big expenses. Think carefully before adding new debts to your list of payments, and keep in mind that being able to make a payment isn't the same as being able to afford the purchase. Finally, make saving some of what you earn a monthly priority.

Culled from the web



For all your advert needs contact:  
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Princess Promotion



2nd INTERNATIONAL WOMEN ACHIEVER'S AWARDS 2012

**RED CARPET**

 Mrs. Tina Brown (IWA DIVERSITY AWARD)	 Karlene Nation (IWA DIVERSITY AWARD)	 Edna Doh (WOMEN OF DUSTY THIS AWARD)	 Blair Brown (MOST LIKELY TO SUCCEED AWARD)	 Chinyere Eze (Changing Lives Award)	 Chief Mrs. Anna Mburu (SUPPORTIVE PARTNER AWARD)
 Susan Hay (HUMANITARIAN AMBASSADOR AWARD)	 Marcia Griffiths (LIFE TIME ACHIEVER AWARD)	 Jannett Scott (ENTERTAINMENT AWARD)	 Elaine Chin (MEDIA AWARD)	 Tiana Robinson (ENTREPRENEURSHIP AWARD)	 Hodan Jama (OUTSTANDING MOTHER AWARD)
 First Lady, Doreen Walker (COMMUNITY LEADERSHIP AWARD)	 Samar Khan (YOUTH LEADERSHIP AWARD)	 Deloris Lawrence (WOMEN IN BUSINESS AWARD)	 Sungun Wood (ACADEMIC AWARD)	 Cleome Crawford (OUTSTANDING DAUGHTER AWARD)	
 Pauline Christian (IWA ROLE MODEL AWARD)	 Tonya Lee Williams (ARTS & CULTURE AWARD)	 Victoria Stappé Ojiri (OUTSTANDING MOTHER AWARD)	 Her Excellency, Mrs. Ekaette Unoma Akpabio (POSITIVE IMPACT AWARD)		

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REFLECTIONS

# BOOK REVIEW



Leon was the previous owner of the house and he wasn't ready to move out when he passed on. It seems Leon was quite picky about who was to move in because out of all the people who were shown the house, Annie was the chosen one. She respected Leon's presence right from the beginning and in the end was grateful for his being

From knocks on the wall in the middle of the night, to whispers coming through the radiators (even in the summer), from a timely touch on the shoulder to appearances at parties, spiritual happenings were frequent. Through the years Annie developed her own abilities and even astral traveled in the house only to meet up with two sister spirits who apparently disapproved of her practice. If you realize that you live among spirits you become more attuned to them, and Annie certainly did.

The story is quite interesting. Who doesn't wish to discover the secrets of their home? The author openly shares what she finds and right from the beginning readers will be hooked. A fascinating tale, well told.

Publisher: Llewellyn Worldwide  
 Web Page: <http://www.llewellyn.com>  
 Reviewed by: Heather Froeschl

*Heather Froeschl is the author of 13 book titles, and is a freelance editor and writer living in the Blue Ridge mountains of Virginia. An award winning book reviewer, she combines her passions of reading and writing and thus helps authors to promote their works.*

**HOUSE OF SPIRITS AND WHISPERS**

**“A GOOD NUMBER OF SPIRITS FREQUENTED ANNIE’S HOUSE.”**

**Annie Wilder**

**S**ome houses call to us and we just know it will become our home; some houses have spirits that do the calling. Can a haunted house be home? Of course it can, and probably more so than some others if you can get along with the previous residents. After all, the spirits don't want to leave their home so it must be the perfect place! Annie Wilder finds out just how haunted her new home is, and shares her experiences with readers in her book "House of Spirits and Whispers."

there. A good number of spirits frequented Annie's house. Some were former residents of the 100-year-old home, and others were just passersby, perhaps visiting from the funeral home across the way. Annie gives testament to the numerous goings on that she and her children, and her friends and family experienced.

<b>2VIEWS Canadian system</b>	Food License Tax	Provincial Income and Sales Tax	<b>By Monday Gala</b>
<b>By Chuma Anierobi</b>	Gasoline Tax (too much per litre)	Real Estate Tax	Free top level healthcare
Accounts Receivable Tax	Gross Receipts Tax	Recreational Vehicle Tax	Free top elementary and secondary education and heavily subsidized post-secondary education
Airline Surcharge Tax	Health Tax	Retail Sales Tax	Excellent road network, pump water and electricity supply
Airline Fuel Tax	Hunting License Tax	Service Charge Tax	Decent retirement income for our seniors
Airport Maintenance Tax	Hydro Tax	School Tax	Welcome for the less fortunate in our country
Building Permit Tax	Inheritance Tax	Telephone Federal Tax	Level playing field all to choose to achieve to the best of their ability
Cigarette Tax	Interest Tax	Telephone Federal, Provincial and Local Surcharge Taxes	An overwhelming majority of the taxes collected is used to provide service to the citizens and to pay decent wages to Canadians.
Corporate Income Tax	Liquor Tax	Telephone Minimum Usage Surcharge Tax	<i>from web (Send us your views)</i>
Death Tax	Luxury Taxes	Vehicle License Registration Tax	
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Driving Permit Tax	Medicare Tax	Water Tax	
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Federal Income Tax	Property Tax	Workers Compensation Tax and in 2010 the HST!!!!!!!	
Federal Unemployment (UI)	Poverty Tax		
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# ENTREPRENEURSHIP AT RYERSON UNIVERSITY



## Campus incubators hatch the entrepreneurial spirit

by Diane Peters

**S**tudents have been starting up businesses at such a feverish pace that the biggest challenge for universities that house such programs is keeping up with the talent and energy they've unleashed.

Christopher Alleyne, a Digital Media Zone member and graduate of the Ted Rogers School of Management at Ryerson, is co-founder of a virtual employment network called fanfare.

In Fall 2009, second-year Ryerson University business student Brennan McEachran and some buddies were sitting around complaining about the annoying quirks of campus life and came up with a list of solutions. That night Mr. McEachran was so fired up about the beefs – things like student groups' notices clogging up inboxes – he zipped off an e-mail to Ryerson President Sheldon Levy.

Two weeks later, the famously hands-on president replied, suggesting a meeting. By the time Mr. McEachran walked into Mr. Levy's office, he'd not only compiled a list of suggestions from his peers but also had created a mock-up for SoapBox, an online portal that organizations could set up to collect opinions from employees or members – a sort of virtual comments box – and also rank them so leaders would know which ones were the most popular.

Everyone at the meeting liked Mr. McEachran's suggestions and loved SoapBox. He was soon talking to various campus departments about setting up the portal at places like the Ryerson library. Meanwhile, Mr. Levy had promised just a few months before, in public at the Empire Club, that Ryerson would play an active role in making its campus and Toronto a “digital destination.” He'd already enlisted Valerie Fox, an inventor and businessperson who now worked for Ryerson on special projects, to create a digital media incubator – a space on campus devoted to helping students create tech-oriented businesses.

Mr. McEachran connected with Ms. Fox and he became one of the first students to

join Ryerson's new Digital Media Zone business incubator when it launched in April 2010. Mr. McEachran's company HitSend now has a team of four and six clients who pay for a customized SoapBox portal (it also runs the application for Ryerson's library).

And the Digital Media Zone, dubbed DMZ is buzzing, too. Along with the fifth floor of the university's AMC Building overlooking Dundas Square – an open concept office decorated with orange walls, black beanbag chairs, exposed silver heating vents, and a mishmash of desks, computers and whiteboards – the Zone has taken over another floor and soon will expand further. It's run by a staff of six that organizes workshops and recruits experts for mentoring. It now houses at least 25 startups, which are creating everything from Facebook games to 3D technology and computer equipment for disabled kids. Six companies have already grown big enough to “graduate” and move out, including Burstn, a mobile app for photo sharing, and the group-buying website TeamSave, whose technology is being used by eBay's Kijiji.

To be continued...

