

First-generation financial guru is crushing debt



"I teach people how to work toward financial independence," says entrepreneur Bernadette Joy. Photo by Jen Yuson Photography

Just o Chilling

In just one year, Bernadette Joy paid off \$72,000 in student loan debt. Photo by Jen Yuson Photography

When Bernadette Joy amassed more than \$300,000 in school loan and mortgage debt with no clear plan on how to pay it off, she decided to make a change. Growing up in Queens, New York, as a first-generation Filipino American, Joy's family didn't discuss money. She lacked the skills and knowledge to proceed on her own.

"I started teaching myself personal finance," says Joy, 37. "I listened to a lot of podcasts; I read a lot of books. I Googled anything I could find."

Joy shared her journey to pay off debt on social media: It held her accountable to the plan she and her husband, A.J. Maulion, set up. Her struggles with debt resonated with others. People reached out to share their stories and ask about her process.

Post-it notes with the latest balance on the debt that she stuck on the refrigerator motivated Joy to keep going. Within one year, she paid off \$72,000 in student loan debt. And after two years, the couple paid off two home mortgages.

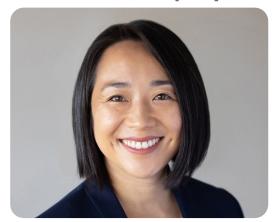
Although Joy had a successful career in human resources within various financial services companies

for 10 years, she knew she wanted to be an entrepreneur. She opened Dressed Charlotte in North Carolina, a clothing rental business, that operated from 2016 until 2019. She now lives in Asheville.

In early 2020, Joy founded Crush Your Money Goals. She provides workshops and one-on-one coaching on how to pay off debt and grow personal net worth. "I call it training for future millionaires," she says. "I teach people how to work toward financial independence."

Her undergraduate degrees in business and psychology from Boston University and an MBA from the University of North Carolina at Chapel Hill serve Joy well in her newest endeavor. She addresses the emotional aspects of managing money as well as the practical steps needed to pay off debt. Her twist on the traditional financial acronym, FIRE (Financial Independence Retire Early), fits the lifestyle she's striving for: "I teach people how they can achieve Financial Independence Relax Every Day," she says. "You're not stressed about money and you know you have enough money to do the things you want to do."

Power to amplify 'the quieter voices'



Emily Shi Lee, who speaks English, French, Mandarin and Spanish, is one of six recipients of the 2021 Holden Diversity Fellowship. Photo by Nikki Doo of Perfect Portraits Hawaii

When Emily Shi Lee moved to the U.S., from Taiwan as a 9-year-old, she knew she would have to learn a new language – but she likely had no idea she would one day make her living by corralling words in her adopted language.

Today, the Hawaii resident is a professional editor, UX writer and content designer. Her passion, though, is to make multilingual editors more visible by highlighting "the quieter voices."

"I would like ... to write short profiles of bilingual and multilingual writers and editors, so that publishers and hiring managers in the language professions can easily find this type of talent," she says.

Just because a writer or editor is fluent in another language does not mean they cannot write or edit in English. Lee herself is multilingual in Mandarin, French and Spanish, in addition to English.

"Bilingual/multilingual writers and editors can work on both monolingual and bilingual/multilingual projects," she says. "Having this type of talent can also help companies envision even more efficient workflows that take advantage of the multilingual skills of these professionals. One thing I'd like to emphasize is that these bilingual/multilingual writers and editors can and do work on monolingual English projects."

In 2021, the American Copy Editors Society Education Fund selected Lee and five others for the Richard S. Holden Diversity Fellowship. "After having received the Holden Fellowship, it was interesting for me to receive a couple of inquiries on bilingual projects only (and none on monolingual English projects), whereas most of my professional work has been on monolingual English projects."

Lee also encourages "people to reconsider the 'native speaker' and 'non-native speaker' labels."

"Highlighting bilingual and multilingual writers and editors is an effort to challenge the deficit-based thinking behind the label of 'non-native speaker,' which is a label I still see being used in the language professions I'm associated with," Lee says.

Job posters break federal law when they require "native English speakers" in job descriptions. "That is against EEO laws (a reference to national origin)," she explains.

"Technically I am not a native English speaker, yet I've worked in the field. I'm a professional writer of English and I don't write in any of my other languages as well as I write in English."

Lee also has worked as an English teacher, teaching Taiwan and South American business executives advanced writing in English. She has bachelor's degree in linguistics and a master's degree in second language studies.

Her college roommates informally led her to editing as a profession. The three would share their class papers for the others to proofread. "Sometimes we would just leave (them) on our dinner table and say, 'Can somebody look at this?' Then we would just give each other our feedback. ... That's how it started."

Today, Lee spends her workdays on a different kind of writing – user experience, or content design, for digital products and platforms.

No matter what the kind of writing, whether telling the stories of "quieter voices" or scripting chatbot conversations, Lee is a writer.

"As an Asian immigrant in the U.S., I was always pushed toward the sciences and math. Even though I've filled pages and pages of notebooks as a child and have taught writing professionally, I've never fully embraced the writer identity.

"And that's something I see among many editors, bilingual or not. I have never met a copy editor who is not also an excellent writer. But many of these editors don't see themselves as writers. ... What I see among my colleague editors are keen observers of the world."

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The featured artists in this issue of *Unity* fuse Asian traditions and philosophies with modernized American culture, resulting in a stimulating visual blend of East and West.



"Summer II" by Shijun Munns



"Girl With Owl" by Shijun Munns

"Peace flows from an inner sanctuary in ourselves," says Munns, referring to "Peace," a woman's portrait with white doves – a worldwide symbol of peace – surrounding her head. Munns describes "Girl With Owl," a portrait of a young Tibetan and her bird, as a minimalist piece using negative space to draw the viewer into a world that is rapidly disappearing. The owl is a bird of prophecy in many ancient cultures.

Munns teaches all forms of art, including Chinese brush painting and manga (Japanese comics). She is a founding member of a primarily Asian American artist community in the Atlanta, Georgia, area that promotes the artistic essence of Chinese traditions overseas. Munns presently resides in that area as well.

SHIJUN MUNNS

Shijun Munns was born and raised in Foshan, China, a town famous for its aesthetic nature, she says. Art has been a part of Munns' life since the age of 10. "I am devoted to the creation of art with an Eastern spirit of tranquility and harmony wedded with the colorful vitality of Western art," relays Munns.

"My art explores the cultural, spiritual and philosophical meanings of home through the celebration of women," says Munns. "Summer II" is a representation of a Chinese woman wearing a traditional celebration dress. The colorful flowers depict life in the summertime; the white crane in her dress is a symbol of renewal; and the Guanyin figures, or beings, in the background represent compassion.



"Peace" by Shijun Munns



"Kitten Eating Ramen" by Cindy Moy

CINDY MOY

Cindy Moy is a second-generation Chinese American and a native New Yorker who was born and raised in Brooklyn. While she was growing up, Moys' parents insisted that art was merely a hobby. To ensure success later in life, they said she should focus on math and English. Moy says she applied to Fiorello H. LaGuardia High School of Music & Art on a whim and was accepted. Although she applied to art schools her senior year of high school, Moy ultimately made the tough decision to pursue a degree in accounting and began work as a public auditor after college. Years later, Moy joined a group that reignited her love for drawing and steered her toward becoming a professional artist.



"Origami Owl With Mouse" by Cindy Moy



"Love Birds and Cherry Blossoms" by Cindy Moy

Moy's drawings are usually lighthearted, cute and vibrantly colored. She often incorporates elements from her Chinese heritage and American pop culture. That incorporation is evident in "Kitten Eating Ramen." Moy says ramen is definitely one of her favorite foods.

One of Moy's favorite hobbies growing up was folding origamis, which inspired her to create "Origami Owl With Mouse." Moy says that, in the wild, an owl and mouse are usually hunter and prey, respectively, but she wanted to portray them as friends

"Love Birds and Cherry Blossoms" is Moy's interpretation of cherry blossoms in the Brooklyn Botanical Gardens. The two lovebirds with the coloring and shadows of lime green serve as a stark color contrast to the pink flowers.

Moy says her mission is to bring joy to her audience. The vibrant colors and harmonious compositions she creates are designed to calm the mind.

EVA LEONG

Born and raised in Shanghai, China, Eva Leong recalls being 7 years old at the start of that nation's cultural revolution. Music and other creative outlets were essentially forbidden. Leong says it was not easy growing up as a creative being in such a restrictive environment, yet she remembers being somewhat of a rebel. She questioned adults when she didn't understand something and wore her hair differently than her classmates. She attributes her early years of formal, traditional Chinese watercolor training and focus on Chinese philosophy to enhancing her artistic growth, which provided a creative outlet and energy.

Leong moved to New York City as a young adult to study at the Art Students League, and then pursued a Bachelor of Fine Arts from Parsons School of Design. She describes her work as a fusion of East



"Landing" by Eva Leong

and West stemming from her early training in Chinese watercolor, and living in New York City, where she studied Western painting.

Leong describes her technique as a blend of two distinct mediums: watercolor on rice paper and oil on canvas. All three of her works featured in this publication are oil on canvas. "Landing" was painted after an evening spent at a vineyard in Stonington, Connecticut. Leong says the pair of visiting cranes are a symbol of blessings in Asian culture. T

Kevin, a restaurant regular, was given the honor of having a special roll named after him by the restaurant owner. Leong's "Kevin Roll" is Kevin anticipating the arrival of his very own roll. The pensive look of the recipient says it all.

Through the energetic brushstrokes in "Kitchen Magic," Leong says she tried to capture the scents and sounds of cooking in a restaurant kitchen.

Leong teaches Chinese watercolor in Connecticut schools, and adult and children's workshops at her studio.



"Kevin Roll" by Eva Leong



"Kitchen Magic" by Eva Leong

Restaurateur combines traditional with contemporary



Ani Meinhold has been working in hospitality since she was a child. Now, she owns two Vietnamese restaurants in Miami with Executive Chef Cesar Zapata.

Opening hotels and restaurants comes naturally to Miami resident Ani Meinhold. "I was born into the industry," says Meinhold. "My father worked in hospitality and hotels. I had my first job in a hotel at 11."

Meinhold grew up in Puerto Rico and Manhattan with a German father and Vietnamese mother. After graduating from the University of Miami, she stayed in Miami to start a management training program with The Ritz-Carlton. By age 24, Meinhold had opened two hotel properties and was a general manager.

In 2011, Meinhold opened Phuc Yea, Miami's first restaurant pop-up, for three months with Executive Chef Cesar Zapata. Five years later, Phuc Yea was reborn in the MiMo (Miami Modern) district. "Phuc" (pronounced FOOK, like "fluke") means blessings and good fortune in Vietnamese.

Phuc Yea's dishes are scratch made. The menu features 25 menu items, unlike a typical Vietnamese restaurant with dozens of dishes. A few of Meinhold's mother's recipes are incorporated into the traditional Vietnamese dishes such as summer rolls, imperial rolls and papaya salad.

Meinhold and Zapata opened Pho Mo, a Vietnamese pho shop, in the Time Out Market Miami in 2019. It's an over-the-counter food stall with just 10 dishes including bao buns, noodles and pho. "Any recipe that leans toward traditional, my mom taught us how to make them over the course of years," she says.

Vietnamese Green Papaya Salad

Servings: 4-6

The Red Thai bird pepper are sold in Asian markets, or you can substitute a serrano pepper or Fresno chili pepper.

Ingredients

- 2 whole garlic cloves
- 1 to 2 Red Thai bird peppers
- 10 to 12 dried shrimp, small, about the size of a dime
- Loose handful of equal parts fresh Thai basil, cilantro and Vietnamese coriander
- 4 ounces fish sauce
- 4 ounces fresh lime juice
- 4 ounces sugar
- 1 green papaya, julienned
- 1 carrot, julienned
- 8 baby heirloom tomatoes, halved
- 2 tablespoons peanuts, crushed
- 2 tablespoons crispy shallots

Directions

Sauté the shrimp with a little neutral oil.

Finely chop the garlic, chili and crispy dehydrated shrimp. Add to a blender.

Roughly chop 2/3 of the herbs and add to the blender with the chopped garlic, chili and shrimp.

Add the fish sauce, lime juice and sugar to the blender. Blend all the ingredients on medium until herbs are lightly blended; about 10 to 15 seconds. The mixture should look speckled, not pureed and purely green.

In a bowl, add the green papaya, carrot, tomatoes and any remaining herbs and dressing, and begin massaging and blending all the ingredients so they are lightly softened.

Plate in a large bowl pile and top with the crispy shallots, leftover herbs and crushed, toasted peanuts.



Photo courtesy of Phuc Yea

Culinary synthesis: Food. Music. Wine.



Armando Tam credits his Chinese-Nicaraguan family with teaching him about cooking and eating delicious food. Photos by Roberto Tam

Twenty years ago, Armando Tam started cooking meals for friends and letting them critique the dishes. He'd been inspired by Food Network's "Melting Pot" program. "It was the first show that had chefs of color," says Tam, 47. "I loved watching it and then I started applying what I learned on the cooking shows."

The TV show was his call to action, but it was his Chinese-Nicaraguan family that taught him about cooking and eating delicious food. "Good food had to be the only option," he says.

Last year, Tam teamed up with sommelier Jaton Gunter to write "It's a Vibe." Tam wanted to put together simple recipes reflecting his two cultures. Eighty percent of the dishes are one-pot recipes.

Tam's recipes are paired with wine, made by Latin winemakers, who are suggested by Gunter. "Many recipes are a tribute to my Asian side," he says. "My grandfather fled China (to Nicaragua) at a young age. The culture was very hard to preserve in Nicaragua so we did it through food."

Traditional dishes such as Vegetable Chow Ming and Chinese Pork Belly Air Fry are represented in the book. "I'm taking traditional dishes and using a modern home cook's mentality," he explains. "I want to represent what I thought was lacking in the industry in terms of food and wine but also ethnicity. It was very important to the culture."

Tam also recommends a playlist to go along with the experience. "I believe cooking is a vibe," he says.

Asian food is known for being quick, affordable, tasty – and easy to find in every neighborhood, says Tam. Trying Asian food can be someone's first

introduction to the culture. "People are probably more accepting of Chinese food quicker than they are of Asian culture," Tam says. "Food is the way to create conversation."

"It's a Vibe" will be available for purchase through Instagram, @comidazo.

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Dumplings and Shrimp

Ingredients

- 1/2 pound shiitake, chopped
- 1/2 pound bok choy, chopped
- 2 tablespoons olive oil
- 3 teaspoons ginger
- 3 teaspoons garlic
- 1 can tomato sauce
- 1 pound jumbo shrimp
- Pack of round dumpling wrap
- Salt and pepper
- Green onions, chopped, for garnish

Directions

Sauté the shiitake and bok choy for 10 minutes on medium high heat and transfer from the pan to a bowl. Add 1/2 tablespoon olive oil and sauté the ginger and garlic for 5 minutes. Add the shrimp to the same pan and sauté for 5 minutes on 1 side, and remove. Add the tomato sauce and lower the heat to a simmer for 10 minutes.

Place the shiitake and bok choy into the dumpling wrappers. Wet the edges with water and crumple to enclose. Bring 6 cups of water to a boil, add dumplings for 4 minutes, and then remove. Add the shrimp, cooked side up, to the pan and let cook 4 more minutes to bring all of the flavors together. Garnish with chopped green onions (optional).



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Help with your money goals

CRUSH is an acronym for the five strategies Joy uses to help clients reach financial independence:

- "C" is for "Clear the mental clutter." Once you collect information about managing money, follow the tactics that make sense for you.
- "R" is for "Reverse into one goal." Figure out what matters to you. "The reason why we get overwhelmed with managing money is we are trying to manage so many things at the same time," Bernadette Joy says. "I work with clients on focusing on one goal."
- "U" is for "Use your assets." Joy says "most people don't have an accurate picture of their net worth." She helps people focus on the entire picture, not just cash.
- "S" is for "Spend shamelessly." Joy suggests
 paying for what you really care about and cutting
 out the things that's don't matter. Joy splurged
 on tickets to the touring company production of
 "Hamilton" in Charlotte because seeing the show
 meant a lot to her.
- "H" is for "Hustle smart, not hard." Joy encourages clients to find ways to make money without having to increase hours.

How to get started

Bernadette Joy recommends these resources to start your own journey toward financial independence:

Books

- "The Art of Gathering" by Priya Parker
- "The Boy, the Mole, the Fox and the Horse" by Charlie Mackesy
- "The Life-Changing Magic of Tidying Up: The Japanese Art of Decluttering and Organizing" by Marie Kondo

Podcasts

- "Girl Behind the Hustle" with Lu'Cretia Thomas
- "Mind Your Money" with Yanely Espinal
- "Wake Up to Your Life" with Colleen Odegaard

Culinary synthesis: Food. Music. Wine.

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Chinese Pork Belly Vigoron (Salad)

Photo by Roberto Tam

Ingredients

- 1 pound pork belly
- 7 teaspoons Chinese 5 spice
- 5 teaspoons brown suga
- 3 teaspoons salt
- 3 tablespoons salt, added to water for boiling the yuca
- 1 pound frozen yuca
- 1 cabbage, sliced thir
- 1 Roma tomato, chopped
- 1/4 cup vinegar
- Salt and pepper, to taste
- Foil

Directions

Score or slice the pork belly, meat side up in 1/2-inch squares until you hit the fat side. Don't slice all the way through. Place the pork belly fat side down into the foil and shape into a small box. Combine the spices to make a dry rub and season the meat side of the pork belly.

Air fry the pork, meat side up, for 30 minutes at 200 F. Turn it over and air fry for 60 minutes at 400 F or until crispy.

In a pot, add salt and the yuca and boil for 45 minutes

In a bowl, add the salad (cabbage, tomatoes, vinegar, salt and pepper), and set aside.

Place the yuca on a plate first, followed by the salad and the sliced pork belly pieces.



