

Reminder! The last day to enter a lottery form for City on a Hill is this Thursday by 11:59pm

City on a Hill in New Bedford

City on a Hill only admits students who are entering grade 9. City on a Hill is open to all students residing in Massachusetts. Preference in the lottery is given to siblings of current students and residents of New Bedford. Register here: <https://www.cityonahill.org/attend-coah/nb/>

City on a Hill Charter Public Schools is a network of three college preparatory high schools in the cities of Boston and New Bedford. Each City on a Hill school is tuition-free and open to all students. CoaH schools do not have entrance exams; students are admitted by a random lottery with new students admitted in the ninth grade only. The next lottery is March 6, 2019 – Enter by 11:59 PM, February 28, 2019

City on a Hill believes first, and most centrally, not just that all students can learn, but that all students must learn in order to address the social, economic, and political inequities of our nation. We approach learning accordingly and work tirelessly to prepare our students for success in college and beyond.

City on a Hill serves students who are traditionally underserved by the public school system. The majority of students arrive performing significantly below grade level. However, 100% of City on a Hill students pass the MCAS, and 91% of recent graduates have enrolled in college.

Interested in scheduling a private tour or setting up a day to

shadow a CoaH student or have questions?

Contact Admissions to schedule and for more information.

Phone: (617)-659-6827

Email: admissionsnb@cityonahill.org



<https://www.cityonahill.org/attend-coah/nb/>

Home Buyer Readiness Seminar

to be held on Saturday, March 16th in Fall River

Join industry experts to learn how you can be on your way to homeownership! Please RSVP by Monday, March 11th.

Event Highlights:

- * Learn how to buy with as little as \$0 down from industry experts.
- * Learn how to invest in multifamily homes.
- * Mix & mingle with local professionals who can help you through the buying process.
- * See how owning can be cheaper than renting with little or no money down.
- * PLUS attendees receive a \$500 closing costs credit from BayCoast Mortgage.

RSVP to the event on Facebook:
facebook.com/events/251990869084158/

Get TICKETS HERE!

HOME BUYER READINESS SEMINAR

A Path to Homeownership



Saturday • March 16, 2019 • 11:00am-1:00pm

THE COVE RESTAURANT, 392 DAVOL ST, FALL RIVER MA

FREE EVENT!

Event Highlights

- Learn how to buy with as little as **\$0 down** from industry experts
- Learn how to **invest** in multifamily homes
- Mix & mingle with **local professionals** who can help you through the buying process
- See how owning can be **cheaper than renting** with little or no money down
- PLUS** attendees receive a **\$500 closing costs credit** from BayCoast Mortgage

You do **NOT** want to miss this informational seminar!

Mark your calendar and **RSVP** by Monday, **March 11th** to join!

Email

events@amaraladvantage.com

Or call 508-674-4972



BayCoast Mortgage Company is a Massachusetts and Rhode Island Licensed Lender; also licensed in CT, NH, NJ, MD, PA, SC, NC, VA, and FL. All loans are subject to credit approval. Program guidelines may change without notice. NMLS # 1082048

Family-owned Machado & Silva Inc. – 3 decades helping locals with tax preparation,

accounting & financial planning

'Tis the season when everyone begins to talk taxes and hope that that translates into a tax return so that means people in costumes waving at passing cars, contacting your "tax" guy, or seeing frequent adverts on social media. For many, it's the first time and perhaps the only time all year that we consider reaching out to someone to help us with some aspect of our finances.

However, we all know how complex, complicated, and time-consuming finance in all aspects of our lives, not just tax time, can be. Yet, we just scribble on stick-it notes, create "to-do" lists on notepads, or even worse make mental notes or simply "wing" it. And that typically translates into money problems we experience for the other 10-11 months outside of tax season.



Imagine the benefits if we had **total** control of our finances all year round? Wouldn't it be more prudent to pay attention to everything money related all year instead of pulling ourselves away when tax time comes about? What do we do now that we have a child in high school bringing up attending university? Or when retirement is coming around the bend? Or thinking of getting married, buying a home, or starting a family?

Those are just as important, if not more so than "tax time." Yet, we just address all the to-dos, milestones, projects, et al as they come. Assuming we aren't procrastinators and we tackle them with fervor and zeal, we still rarely have the time to stop everything to attend finances, and often we aren't 100% sure what the right decision to make is. Who hasn't called mom or dad, that smart cousin, or asked around when it comes to something?

We trust mechanics with our car, doctors with our health, carpenters, plumbers, and electricians with home repairs. We

look to experts in those areas we don't have the time to address or lack the know-how. So it makes a ton of sense to do the same with equally as important financial areas, doesn't it?

Like the doctor, mechanic, and roofer we aren't sure who to trust, who is knowledgeable and will have a professional, courteous attitude. When it comes to personal and business finances who put all that together with the same precision and accuracy utilized with our taxes?



Machado & Silva had its roots nearly fifty years ago when founder Ken Machado opened the doors to the business. During Ken's five decades of working in the accounting and tax industry, he served many clients who are still with Machado & Silva today. Ken's reasonable prices, generosity and easy going nature attracted clients to him. His wisdom, guidance, and hard work kept them coming back. Danielle started working for Kenneth Machado in January of

1989, Machado & Silva was established in January, 2008 (Danielle & Kenneth became co owners). Machado & Silva became family owned in August, 2018. For nearly 30 years family-owned Machado & Silva have been bringing their experience, knowledge, and expertise to bear serving the community.

Whether for local businesses or personal needs, debt resolution, financial planning and advise, budgeting, bookkeeping, retirement planning, selling a home or rental, accounts payable (paying bills on time, freeing up your own), accounts receivable (sending out and managing invoices), divorce taxes, estate and Trust taxes, and everything else under the financial sun is under their purvey.

Owners Danielle Silva and Cameron Silva have a love affair with numbers for as long as they can remember – both have been doing nothing else since high-school. They and their staff of friendly experts – like Danielle (AFS), Joshua Leite (BA in Accounting) and Kelley Pereira- recognize that accounting is so much more than the numbers they crunch: it's the relationships they build, the help and relief they provide, and the service to the community. All rewards unto themselves.

They are friendly, professional, offer prices that are competitive and affordable, and are just flat-out, an office that cares. Owned and run by locals, for locals.

"We are not your average accountant's office! We are real people. We provide quality work, and we truly care about our clients and their success." explains Danielle. "One of the best rewards is when a client explains how stressed they are over their taxes, and how we make it easy and less stressful. It's not uncommon to get hugs from grateful clients who leave our office feeling like a weight has been taken off of their shoulders."

When it comes specifically to tax time their single-minded goal is to be as accurate as possible and bat it out of the

proverbial park when it comes to returns. To do this it is integral that they have the aforementioned relationship because it's the only way to gain an understanding of the business and personal goals of their clients, to give the best advice, to ensure that the client makes the best decisions.



Here are what some folks are saying about their experience with Machado & Silva, Inc.:

"Danielle and her team of professionals are amazing to work with. They are dedicated, understanding, and most importantly, caring. They have always put my needs and what is in my best interest first. Communication and timeliness is something they make a priority. As a client for over ten years, I can speak with confidences that Machado & Silva is truly the best and one of a kind!"

- David M.

"I have been a client for many years and love supporting local

businesses. It's great to see so many new services being added every year that are beneficial for everyone. With the personalized service you receive it makes you feel like someone actually cares about your future! Love my Machado and Silva family."

- Victoria B.

"We are planning our retirement; Danielle is instrumental in helping us organize our finances and budgeting. We're very glad we met with her and will continue to rely on her expertise. Thank you!"

- Schneider Family

"If you are looking for a reliable, affordable, friendly business to handle your payroll, bookkeeping, taxes etc. Visit or call Machado & Silva (508) 993-8447 ask for Danielle! I have been a customer there for years for my personal taxes and business bookkeeping and could not be happier!" –

- Denise R.

You can read more reviews and testimonials here. Their helpful and easy to navigate website contains many common and most often used forms for free, as well as a client portal in addition to being an information resource.

If you are looking for the area's best in accounting, bookkeeping and tax preparation, executed by friendly, professional locals and offered in an affordable fashion then you'll never need to look any further. You can trust that Machado & Silva, Inc., have your best interest in mind.

Machado & Silva Inc.

950 Kempton St
New Bedford, Massachusetts

Phone: (508) 993-8447
EMail: info@machadosilva.com

Monday-Friday: 8:00am-4:00pm
Saturday & Sunday: CLOSED

Social Media:

Instagram: [instagram.com/machadosilvainc/](https://www.instagram.com/machadosilvainc/)

Facebook: [facebook.com/MachadoSilvaInc/](https://www.facebook.com/MachadoSilvaInc/)

Website: machadosilva.com/



Get a world-class degree from

Lesley University, right here in New Bedford

Lesley University is now accepting applications for Graduate and Undergraduate courses. Scholarships and financial aid opportunities are also available.

Beginning in January 2019, you'll have the chance to enroll in evening and weekend courses taught by Lesley University faculty at the DeMello International Center in downtown New Bedford.

- Bachelor's Degree Programs
- Liberal Studies – courses offered online and on Thursday evenings
- Business Management – courses offered online and on Saturdays
- Master's Degree Program
- Special Education: Moderate Disabilities PreK-8

Find out more here.

Undergraduate coursework this spring will include:

- Spring 1: Lives in Context
- Spring 2: Writing Workshop
- Two graduate-level education classes will be offered with a January start.
- Designing Instruction for the Inclusive Classroom
- Essential Linguistics

Want more information including how to apply for Lesley Universities upcoming courses? Visit their website here.

The Rising Tide Educational Initiative is headquartered at the DeMello International Center at 128 Union St., New Bedford, where Lesley will house a state-of-the-art teaching space to support the work. Other educational and charitable organizations with offices at the DeMello Center are: Better Community Living, Carney Foundation, Discovery Language Academy, Greater New Bedford Housing Authority, Hair in Motion Cosmetology Academy, Junior Achievement, Master Urban Educators, New Bedford Symphony, United Way and YMCA, among many others.

To learn more about the initiative or inquire about opportunities, email DeMello@lesley.edu or call 617.349.8428.

Sign up for more information [HERE](#).

The Discovery Language Academy is offering conversational Portuguese classes in New Bedford

Have you ever wanted to learn a new language? Here's your chance to explore the local culture and challenge yourself in the new year!

The Discovery Language Academy is offering beginners classes in conversational Portuguese starting on Tuesday January 8th from 5pm to 8pm.

This is a three hour per week course for adult beginners and

runs for 6 months. A certificate of completion will be provided at the end of the class to those that finish the program.

Registration dates are as follows:

****Thursday, December 27th from 5pm to 7pm****

****Thursday, January 3rd from 5pm to 7pm****

Please call 508-997-8295 for more details or if you haven't any questions.



The course fee is \$100 per month, but the usual registration fee is being waived and books are included free of charge. In person registration will take place at the Academy which is located in the DeMello International Center in downtown New Bedford.

You can keep up with everything happening at the Discovery Language Academy by following them on Facebook or visiting their website.

<https://www.facebook.com/discoverylanguageacademy.org/>

<http://www.discoverylanguageacademy.org/>

Call: 508-997-8295

email: discoverylanguageacademyschool@gmail.com

Discovery Language Academy

DeMello International Center
128 Union Street
New Bedford MA, 02740



SBA's FREE "Resources For Your Veteran-Owned Business" event, Nov. 7th

You're Invited:

Resources for Your Veteran Owned Business

REGISTER: <http://bit.ly/SBAVetResources>

This event is FREE and open to the public. Please RSVP by 5 November.

When: Wednesday, November 7th from 5:00pm –7:30pm

Where: The Quest Center
New Bedford Economic Development Council
1213 Purchase Street (2nd Floor Conference Room)
New Bedford, MA 02740

Agenda:

- 5:00-5:15 Registration/Welcoming Remarks by;
Robert Nelson, SBA District Director, Massachusetts

- 5:15-5:45 Networking & Refreshments

Introducing the New England Veterans Chamber of Commerce

Veteran Entrepreneurial Training & Resource Network



VETRN

- 5:45- 6:30 SBA Financing 101
- 6:30 – 7:30 Panel Discussion
(MSBDC; Veteran Sm Biz Owner; NBEDC; SEED & BCSB)

The Donut Factory in New

bedford – Behind the Scenes

It takes a lot of hard work to make delicious donuts! Here's a look at what it takes to bring you the amazing sugar glazed donuts at The Donut Factory on 102 Rockdale Ave.

Spotlight: The Donut Factory in New Bedford

Bacon on top of a donut? Here's a look at some of the amazing donuts made right here in New Bedford at The Donut Factory on 102 Rockdale Ave.

Pay Pros, Inc. offers Payroll, HCM, Benefits and/or Time & Labor all in one place to take your business to the next level

As we enter the fourth quarter of 2018, there is no better time than **right now** to start reviewing how your year is going and what changes would be appropriate for 2019. One of the best places to start is with your payroll and HCM (Human Capital Management) processes.

You have likely been with other payroll companies long enough to know that having that one person that really knows what they're doing to support your company is invaluable. Unfortunately for the marketplace, most payroll companies are moving away from that model.

PayPros, Inc. offers the best of both worlds: a smaller national company with low turnover and customer service people who stay in their positions for years, coupled with advanced Cloud technology.

PayPros, Inc. provides one Cloud application that gives you Payroll, HCM, Benefits and/or Time & Labor all in one place. In most cases, we can provide you with payroll and HCM for what you are paying for just payroll now.



Let us eliminate the time wasted by payroll compliance.

Our Cloud technology allows us to move data and/or money to most providers, however, we partner with the vendors of YOUR choice to design HCM, Benefits, Workers Comp and/or retirement plans. We're also happy to refer local expert vendors from our deep list of providers to you if you desire.

That's why we do what we do and are proud to deliver the following benefits to our clients:

- Log in once and everything you need is right there
- You get personalized service: no talking to a machine...you

talk to a real person

- Newest Cloud technology, backed by veteran associates
- Extremely reasonable pricing

PayPros, Inc. is a payroll company with branch offices along the East Coast. We have been working with small to mid-sized businesses since 1999. Our clients range from the 1 person auto body payroll to national corporations with many hundreds of employees. PayPros was started in response to the lack of proper service offered to small business. Read more about us [here](#) and see a full list of our locations [here](#).

For a **FREE**, non-obligatory, review of YOUR payroll processes, call, email or message us on social media. You can also **get a direct quote** [here](#).



Pay Pros, Inc.

Taunton MA

Office hours are Monday through Friday 9 AM to 5 PM EST

Phone: 774-218-9486

Website: payprosinc.com/

Facebook: facebook.com/payprosinc/

Email: mzucker@payprosinc.com

The Advantage School of Real Estate is Offering Pre-Licensing Courses in September

Have you always wanted to become a Realtor? Did you know that to become a licensed Massachusetts salesperson, you must complete forty (40) hours of education at a Board approved real estate school such as Advantage School of Real Estate. This educational course consists of various subject matters to provide you with the knowledge to schedule your state examination.

Once your education is complete, they will provide you with a "Candidate Handbook" which will contain verification of your completed education and information to make an appointment to take the salesperson examination with the Board's test administrator. All information to take the examination will be contained in the Candidate Handbook. Upon passing the examination you will be licensed at the test center.

Massachusetts Real Estate Salesperson Pre-Licensing Courses coming your way September 2018.

Join us for a LIVE instructional training and be on your way

to an exciting new career! Click below to be directed to our site and download out enrollment packet.

Space is limited and deadline to register is September 1st, so Don't Miss Out!

Weekend Classes only \$299 include books & LIVE instruction.

Sat – September 15 & Sunday September 16 8am-3pm

Sat – September 22nd & Sunday September 23rd 8am-2:30pm

Sat – September 29th & Sunday September 30th 8am-2:30pm

About the School: Their instructors have over 30 years of real estate experience combined. Both are licensed Real Estate Brokers in Massachusetts and have amazing talent and experience to share with you.

Michael J. Amaral, Instructor

Michael J. Amaral is a licensed Massachusetts Real Estate Broker and Instructor. He brings over 16 years of Real Estate experience and talent to our school. Michael founded Amaral & Associates Real Estate in 2002 and as the Broker/Owner he has provided amazing industry changing advantages for his Realtors®. As a dedicated and successful Real Estate professional in the local area, his extensive experience and proven track record are factors you can count on to excel in this course!

Brian Cormier is a licensed Massachusetts Real Estate Associate Broker and Instructor. He brings over 15 years of Real Estate experience and talent to our school. Brian is also the Training Manager at Amaral & Associates Real Estate. His knowledge of the industry and motivation keeps him on the go and always improving so that he can better assist clients as well as fellow Realtors®.

Download your application on this page:
<http://www.advantageschoolofre.com/courses>

1. <http://www.advantageschoolofre.com/>

Advantage School of Real Estate

657 Quarry Street, Suite 30C, Fall River MA 02723

Phone: 508-686-1997

ADVANTAGE

School Of Real Estate