



Tsongas ganó en grande en Lawrence

TSONGAS WINS BIG IN LAWRENCE

Tsongas ganó en grande en Lawrence. La Demócrata Niki Tsongas ganó en las elecciones especiales del pasado 16 de octubre, 2007, por un margen de 51 vs 45 en contra del Republicano Jim Ogonowski, con la mayoría de los votos, 4001, proviniendo de Lawrence.

Democrat Niki Tsongas won a special election last Tuesday, October 16, 2007, by a 51-45 percent spread against Republican Jim Ogonowski, with the majority of votes, 4,001 coming from Lawrence.

PHOTO FROM NIKITSONGAS.COM



El Gobernador Patrick Revela el Plan de Prevención de Adjudicación de Hipotecas

ENGLISH: GOVERNOR PATRICK UNVEILS FORECLOSURE PREVENTION PLAN PAGE 16

PÁGINA 10

EDITORIAL

PÁGINA 3

TITULARES

Adelante! Diez años entregando becas en pro de la educación

PÁGINA 5

Mes del cáncer del seno y Violencia doméstica: Celebrando la Seguridad y el Bienestar de la Mujer

PÁGINA 5

DESDE MI ESQUINA: ¿Dónde se mete el dinero?

Página 4 Por Dalia Díaz

ENGLISH

PAGE 14

From My Corner
Page 15 By Dalia Díaz

Lantigua Acclaims Foreclosure Prevention Bill Page 18

CLASIFICADOS

PÁGINA 23



Nilka celebró fiesta de la victoria
PÁGINA 7



Morán pide por 1 de sus 3 votos
PÁGINA 8



El Candidato Stokes tuvo la casa llena
PÁGINA 14



430 North Canal Street
Lawrence MA 01840
978 683-9505

¡ATENCIÓN PAREJAS!

¿Están buscando fortalecer su relación?

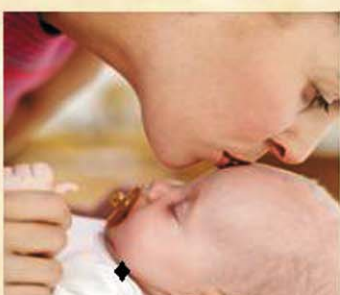
Si es así, vengan y descubran mas sobre lo que el programa Fortaleciendo Parejas les ofrece para ayudarlos a como:

- Comunicarse mejor
- Expresar sus verdaderos sentimientos y ser comprendidos
- Resolver conflictos juntos
- Tomar decisiones juntos
- Revivir el romance y la intimidad en la relación
- Quedar de acuerdo en la crianza de los hijos

Todos los servicios son **COMPLETAMENTE GRATIS!**

Para saber los requisitos para participar en un grupo llama a Juan Lluberes o Aida Castro al 978-683-9505 EXT 24 o 34.

Los fondos de este proyecto son proveidos por el Departamento de Salud y Servicios Humanos de los Estados Unidos , Administración de Niños y Familias, numero de proyecto 90FE0087. .



Tsongas ganó en grande en Lawrence



PHOTO FROM NIKITSONGAS.COM



PHOTO FROM NIKITSONGAS.COM

Eva Rojas de Methuen felicitando a Niki Tsongas

BILINGUAL CONTENT

Please see PAGE 19 to read this article in English

POR ALBERTO SURÍS

ALBERTOSURIS@RUMBONEWS.COM

La Demócrata Niki Tsongas ganó en las elecciones especiales del pasado 16 de octubre, 2007, por un margen de 51 vs 45 en contra del Republicano Jim Ogonowski, con la mayoría de los votos, 4001, proviniendo de Lawrence.

Tsongas representará el 5to Distrito Congresional de Massachusetts en Washington, reemplazando al ex congresista Marty Meehan, el cual obtuvo un trabajo en U-Mass Lowell como Canciller.

El 18 de octubre, 2007, después de que el Secretario de Estado William Galvin certificó la elección, la Congresista electa Niki Tsongas fue juramentada en el Capitolio en Washington, DC, justo a tiempo para tomar un voto que anularía el veto del Presidente de una ley que extendería el programa de seguro de salud infantil.

Sobre este asunto, Tsongas explicó su primer voto, "Vamos a trabajar para crear un sistema de salud que provea acceso a cuidado médico asequible a cada americano

El 18 de octubre, 2007, después de que el Secretario de Estado William Galvin certificó la elección, la Congresista electa Niki Tsongas fue juramentada en el Capitolio en Washington, DC, justo a tiempo para tomar un voto que anularía el veto del Presidente de una ley que extendería el programa de seguro de salud infantil.

– comenzando con los niños. Yo tengo el honor de ir a Washington a depositar mi voto para rechazar el veto del Presidente de una ley que extendería el programa de seguro de salud infantil a 10 millones de niños. No creo que hay mejor manera de comenzar mi servicio en Washington como la primera mujer electa al Congreso de Massachusetts en 25 años."

Los Demócratas fracasaron 273-vs-156 a rechazar el veto a la ley del Presidente Bush.

EDITORIAL

El gobernador trae alivio a Lawrence

Con su visita a Lawrence la semana pasada, el Gobernador Deval Patrick ha traído esperanza a muchos propietarios sufriendo el dolor de la adjudicación de su casa en esta ciudad.

El gobernador presentó un plan de cinco puntos consistiendo de programas piloto para estabilizar a los vecindarios, recursos de parte de los prestamistas para la transición de las familias, servicios de alcance y educación, mejores prácticas de los prestamistas y aumentar el uso de préstamos de refinanciamiento de MassHousing.

Lawrence ha tenido un aumento de un 50% de adjudicaciones con casi 600 casas en el código postal de 01841 desde el 2005. Eso representa una de cada 10 casas habitadas por sus dueños en esa zona.

Con la asistencia de Massachusetts Division of Banks, MassHousing y Massachusetts Credit Union League, los propietarios serán dirigidos a un solo punto de contacto – NeighborWorks' Center for Foreclosure Solutions 24 horas al día, 7 días a la semana con su teléfono gratis (800-995-HOPE), donde ellos serán referidos a alguna agencia sin fines lucrativos para que les den consejería adicional.

Por supuesto, la mejor forma de prevenir futuras adjudicaciones es antes de comprar la casa. Solamente a través de educación en cuanto a lo que una hipoteca trata, podrán las familias decidir honestamente si ser propietario es para ellos.

Aplaudimos el esfuerzo del Gobernador Patrick.

Governor brings relief to Lawrence

With his visit to Lawrence last week, Governor Deval Patrick has brought hope to so many homeowners suffering the pains of foreclosure in this city.

The governor presented a five-point plan consisting of pilot programs to stabilize neighborhoods, transition resources from lenders for the families, consumer outreach and education, lending best practices and increase utilization of MassHousing's loan refinancing program.

Lawrence has experienced a 50% increase in foreclosures with almost 600 foreclosures in zip code 01841 since 2005. That's roughly one for every 10 owner-occupied homes in that area.

With the assistance of the Massachusetts Division of Banks, MassHousing and the Massachusetts Credit Union League, homeowners will be directed to a single point of contact – NeighborWorks' Center for Foreclosure Solutions 24 hours a day, 7 days a week toll free hotline (800-995-HOPE), where they will be referred to non-profit agencies for additional housing counseling.

Of course, the best way to prevent future foreclosures is before purchasing a home. Only through education as to what a mortgage entails, can families truly decide if home ownership is for them.

We applaud Governor Patrick's efforts.

Cartas al Editor | Letters to the Editor

Las cartas deben tener menos de 300 palabras de largo. Favor de incluir un número de teléfono o dirección electrónica para confirmar quién la envía.

Letters must be less than 300 words in length. Please send a telephone number or email address by which we may confirm the sender.

Rumbo

Publicación de SUDA, Inc.
315 Mt. Vernon Street Lawrence, MA 01843

Website: www.rumbonews.com Email: rumbo@rumbonews.com
Tel: (978) 794-5360 Fax: (978) 975-7922

DIRECTOR

Dalia Díaz
daliadiaz@rumbonews.com

SALES & CIRCULATION DIRECTOR

Alberto M. Surís
albertosuris@rumbonews.com

GRAPHIC DESIGN

Richard A. Aybar
richard@rumbonews.com

CONTRIBUTORS

Ellen Bahan
Frank Benjamín
Corina Hopkins
Paul V. Montesino, PhD
Maureen Nimmo
Milton L. Ortiz
Beatriz Pérez
Arturo Ramo García

DESDE MI ESQUINA DESDE MI ESQUINA DESDE MI ESQUINA

Desde Mi Esquina

By DALIA DÍAZ
DALIADIAZ@RUMBONEWS.COM



BILINGUAL CONTENT

Please see PAGE 15 to read this article in English

¿Dónde se mete el dinero?

El martes pasado fuimos a otro mixer de la Cámara de Comercio en Washington Mills. Este fue uno de los mejores mixers en muchos años. La crema de la comunidad comercial en el Valle de Merrimack estaba allí. Esta fue una oportunidad maravillosa para Kristin Frank, maestra de Lawrence High School para limosnear.

La Srta. Frank pidió que le concedieran un par de minutos para dirigirse a la audiencia y les rogó que le dieran una contribución en efectivo para que ella pueda llevar a sus estudiantes en la Escuela Alternativa en una excursión a un teatro en Boston. Ella habló de ellos como estudiantes pobres que posiblemente nunca van a tener la oportunidad de disfrutar de

esa experiencia.

Yo me sentí avergonzada por ella de tener que apelar a la comunidad de negocios y escuchar los comentarios después de la gente preguntando a dónde va todo el dinero del departamento escolar.

Entonces, esta semana pasada, la madre de un estudiante de Lawrence High School tocó en mi puerta vendiendo unas tarjetas con el itinerario de este año de los LHS Lancers por \$10. Las tarjetas tienen una lista de comercios que ofrecen descuentos al portador. Una buena idea sin duda pero, ¿está el departamento escolar tan necesitado que los padres tienen que buscar contribuciones?

Para poder perpetuar la imagen de Lawrence como una ciudad pobre, las Escuelas Públicas de Lawrence está mandando a los estudiantes a sus casas después de todo un día escolar sin darles comida. La reacción inmediata al escuchar que algunos niños pasan el día sin comer es porque este sistema escolar desdichado necesita más dinero federal y estatal. Eso es lo que los contribuyentes de todo el estado piensan de Lawrence, que tenemos

El Superintendente Escolar Wilfredo Laboy le ha pedido a los oficiales de seguridad en el sistema escolar que trabajen de gratis el día de la gran apertura de Lawrence High School el 28 de octubre, en directa violación de las normas federales de trabajo. Ya han presentado una queja a su unión pero debía ser enviada al Departamento de Trabajo por igual.

voracidad por más dinero.

La madre de una niña de kindergarten se sorprendió al enterarse que le habían negado el almuerzo a su hija por no haber traído el dinero. Es difícil comprender cómo un ser humano, ya sea maestro o empleado de la cafetería, permita que eso suceda. Más tarde me enteré de otros estudiantes con la misma historia. También me contaron de estudiantes discapacitados que son recogidos justo antes del comienzo de clases y los regresan a casa inmediatamente antes del almuerzo. Esos estudiantes lo pasan sin desayuno o almuerzo.

Ahora que los padres tienen que pagar \$1 diario por la transportación, se les está haciendo más difícil la decisión a los estudiantes entre caminar a la escuela o comer. Los más pequeños que no han podido pagar por los tickets para la transportación tienen que caminar grandes distancias a la escuela porque los buses no los recogen.

Los maestros se quejan que no pueden hacer fotocopias porque no hay papel de copias. Hay carencia de libros y materiales esenciales que el sistema escolar está supuesto a proveer.

El problema, como siempre, es el miedo instituido en los padres que no quieren que mencionen sus nombres, temiendo venganza. ¿Dónde está el alboroto?

Próximas elecciones

La semana que viene publicaremos una breve reseña de cada candidato en las elecciones del 6 de noviembre. Como no editaremos esas descripciones y serán impresas exactamente como los candidatos las envíen, quisiera que los votantes estén al tanto de dos nombres peligrosos en la boleta que están postulados para el Comité Escolar: Melyn Domínguez y Priscilla Báez.

Melyn Domínguez, candidata para el Comité Escolar, Distrito B, es la hermana de Patricia Sánchez-Reyes. Patricia es actualmente miembro del Comité Escolar representando el Distrito D y ha escogido no postularse para la reelección. Ella ha apoyado ciega e irracionalmente a Wilfredo Laboy. Priscilla Báez, candidata para el Comité Escolar por el Distrito C, es hermana de Mark Rivera. Mark es el brazo derecho de Laboy.

¿Se puede imaginar qué sucederá si tienen éxito en su intento? ¿Otro Comité Escolar compuesto de cuños de aprobación! Gracias a Dios que James Vittorio en el Distrito A. Parece que no han encontrado a alguien que corra en su contra.

¿Estamos en Cuba?

En los países comunistas siempre le están pidiendo a los obreros que trabajen como "voluntarios" por diferentes razones pero en los Estados Unidos tenemos leyes federales protegiendo a los empleados de ese abuso (o esclavitud).

El Superintendente Escolar Wilfredo Laboy le ha pedido a los oficiales de seguridad en el sistema escolar que trabajen de gratis el día de la gran apertura de Lawrence High School el 28 de octubre, en directa violación de las normas federales de trabajo. Ya han presentado una queja a su unión pero debía ser enviada al Departamento de Trabajo por igual.

Y hablando de Laboy, los conserjes de las escuelas están preocupados por su

CONTINÚA EN LA PÁGINA
21

CLEANING SUPPLIES & EQUIPMENT

Conlon Products, Inc.

**Monday - Friday
8:00 am - 4:30 pm**

Bring in this ad to get \$10.00 off purchase of \$50.00

**Lunes-Viernes
8:00 am - 4:30 pm**

Traiga este anuncio para obtener \$10.00 de descuento en la compra de \$50.00



FLOOR FINISH & STRIPPER, CARPET CLEANERS, SPOT REMOVERS, DISINFECTANTS, ALL PURPOSE CLEANERS, TOILET PAPER, PAPER TOWELS, FACIAL TISSUE, DEODORANTS, MATS, FLOOR MACHINES, PADS, PLATES, BOWLS, CUPS, CUTLERY.

LIMPIADORES DE PISO, REMOVEDORES DE PINTURA DEL PISO, LIMPIADORES DE ALFOMBRAS, REMOVEDORES DE MANCHAS, DESINFECTANTES, LIMPIADORES PARA USO GENERAL, PAPEL SANITARIO, TOALLAS DE PAPEL, PAPEL DE TISU, DESODORANTES, ALFOMBRAS, MAQUINAS PARA PISOS, PAÑOS, PLATOS, POZUELOS, TAZAS, CUBIERTOS.



EXPIRATION DATE: 11/31/07

70 Shepard St, Lawrence, MA 01843

Tel: **978-682-8482**

WWW.CONLONPRODUCTS.NET

Funeraria Farrah

Somos Expertos en Precios Módicos y Servicio de Alta Calidad



La Primera Funeraria hispana sirviendo con esmero y satisfacción a la comunidad latinoamericana. Brindamos servicio de asistencia social y enviamos el cuerpo a cualquier lugar incluyendo a Puerto Rico, la República Dominicana, Centro y Suramérica. También ofrecemos planes pagados con anticipación y estampas de recordatorios.

170 Lawrence St., Lawrence, MA (978) 682-4060

DEGNAN INSURANCE AGENCY, INC.



SE HABLA
ESPAÑOL

AUTOMOVILES CASAS NEGOCIOS

85 Salem Street., Lawrence MA 01843
TEL. (978) 688-4474 . FAX (978) 327-6558

WWW.DEGNANINSURANCE.COM

Adelante!

Diez años entregando becas en pro de la educación

POR BEATRIZ PÉREZ
BPerez@RUMBONEWS.COM

Uno de los programas más exitosos de la organización Adelante es sin lugar a dudas el de las becas estudiantiles, el cual ha permitido que cerca de dos mil jóvenes de esta comunidad se hayan beneficiado durante los diez años de existencia del mismo.

La pasada semana en el auditorio de la biblioteca pública de esta ciudad se llevó a cabo la décima ceremonia anual de entrega de becas en la cual se dieron cita un sinnúmero de estudiantes acompañados de sus orgullosos padres y directivos de las diferentes organizaciones educativas que apoyan esta iniciativa.

Las escuelas que participan en este programa de becas son: Central Catholic High School, Notre Dame y Presentation of Mary Academy.

Las becas entregadas a los estudiantes anualmente y que asisten a la Academia Presentación de María o a Central Catholic tienen un valor de \$2,000 y las de Notre Dame es de \$800, con cada institución académica haciendo una aportación de una cantidad igual a la entregada por la organización.

Este programa de becas provee



Adelante Scholars

asistencia estudiantil a jóvenes de bajos recursos durante sus cuatro años de educación superior, en centros educativos privados. Desde 1997 más de 80 becas de cuatro años de educación superior han sido entregadas.

El programa sirve como incentivo para que los jóvenes demuestren su potencial a través de los estudios, el trabajo fuerte, el liderazgo y la labor voluntaria que realizan. Cada beca representa un compromiso para los estudiantes, sus familias y sus

mentores.

El acto de entrega de las becas se

CONTINÚA EN LA PÁGINA
10

“No puedo hacerlo sola... necesito ayuda!”



MESOTERAPIA, Pérdida de Peso & Medicamentos

¡Programa supervisado por un médico y diseñado específicamente para tí!

MESOTERAPIA

Moldeando el Cuerpo - Una alternativa sin cirugía para reducir la acumulación de grasa en ciertas partes del cuerpo

TRATAMIENTO PARA CELULITIS

MESOCONTOURING
PERDIDA DE PESO
MEDICAMENTOS

¡Permite que **Advanced Weight Loss & Aesthetics**

Te ayude!

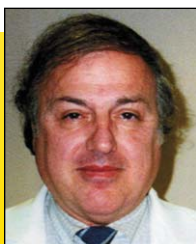


CONSULTA GRATIS

EN TODOS NUESTROS PROGRAMAS

PLAN DE PAGOS SIN INTERESES CON CARE CREDIT!

VALIDO CON ESTE CUPON NO ES VALIDO CON OTRA OFERTA EXPIRA 11/18/07



63 Park Street Village, Andover MA

978.475.7700

Medical Director, Dr. Edward Hatchigian, of Deaconess Hospital, Boston

www.weightlossandaesthetics.com



RESTAURANTE FAMILIAR

Cene Acariciado por las brisas del Rio Merrimack...

DISPONIBLES PARA ACTIVIDADES COMO:

Bodas
Bautizos
Cumpleaños
Despedidas de Solteras
Baby Showers

PODEMOS ACOMODARLES SUS NECESIDADES

LLAME PARA UNA CITA

Nuestro Menu Completo está disponible para llevar

ABIERTO DE MARTES A DOMINGO DESDE LAS 8AM HASTA EL CIERRE

LUNES ABIERTO SOLA PARA FUNCIONES PRIVADAS



Route 110, Methuen
978-688-5021

www.jacksonsrestaurantltd.com

Mes del cáncer del seno y Violencia doméstica: Celebrando la Seguridad y el Bienestar de la Mujer

POR BEATRIZ PÉREZ
BPerez@RUMBONEWS.COM

Dentro de las actividades que han sido programadas en el mes de octubre, mes dedicado para despertar conciencia sobre el cáncer del seno y la violencia doméstica, el pasado miércoles tuvo lugar un evento en donde la idea fundamental fue rendir homenaje a la vida, pero en especial a la mujer y todo lo que conlleva serlo.

Con un variado programa de actividades más de 50 mujeres se reunieron para juntas halagarse y valorarse y respetarse como seres humanos, sin olvidar el rol que tienen en la sociedad en general.

La actividad que fue auspiciada por el Mayor's Health Task Force ofreció la oportunidad a las mujeres presentes de disfrutar de unas horas de tranquilidad, de enseñanzas diversas sobre la importancia de cuidarse, de mimarse y de educarse y lo que representa una detección temprana del cáncer del seno y el valorar su seguridad física y emocional.

Celebrando la Seguridad y el Bienestar de la Mujer se realizó en el Lawrence Senior Center y entre las actividades que se llevaron a cabo estuvieron: Sesiones de ejercicios, aeróbicos, demostración de nutrición, masajes de cuello, hombros y manos y una sesión de Defensa Personal así como una amplia gama de información



Fran Moss, masajista terapéutica de Lawrence General Hospital aplicando masaje a Olga Nuñez.

Fran Moss, Lawrence General Hospital massage therapist, giving a massage to Olga Nuñez.



Después del masaje recibido, una más relajada Olga Nuñez, revisa la literatura que está ofreciendo la American Cancer Society.

After the massage, a more relaxed Olga Nuñez, going over the literature being offered by the American Cancer Society.

relacionada con el cáncer del seno y la violencia doméstica.

La Coalición especial de salud de la oficina del Alcalde Michael J. Sullivan, está conformada por una extensa variedad de proveedores de servicios de salud, grupos ambientalistas, instituciones académicas,

líderes comunitarios y propietarios de negocios entre otros.

La misión de esta coalición, que es coordinada por Milagro Grullón, es la de desarrollar políticas de salud pública y realizar actividades que estén acorde con las condiciones de cambios que la comunidad

requiere en su totalidad, con el fin de promover el mejoramiento de la calidad de vida de los ciudadanos.

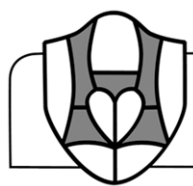
Este evento fue diseñado para celebrar la vida de la mujer al tiempo que se incrementa la concienciación en torno a la seguridad, la belleza y el bienestar y para ello como dijimos más arriba se utilizaron técnicas de relajamiento, actividades físicas y sesiones de defensa personal y educación.

Bajo la coordinación del Mayor's Task Force, los colaboradores principales de este evento fueron: la YWCA of Greater Lawrence, American Cancer Society, Lawrence General Hospital, Caritas Holy Family Hospital, Home Health VNA y el Lawrence Senior Center.

De tal modo que el subcomité organizador estuvo integrado por Marta Vélez del Lawrence Senior Center, Barbara Keller del Lawrence General Hospital, Theresa Duffy de Home Health VNA, Blanca Figueroa de la Sociedad Americana del Cáncer, Danielle Perry del Holy Family Hospital y por la YWCA of Greater Lawrence, Vilma Lora, Minerva Grullón y Carla Tracia.

Es importante destacar la colaboración desinteresada de Jennifer Klein, en la sesión de Yoga, Ramón Salomón en los Aeróbicos, Larry y Steve Giordano en Defensa Personal, Xiomara Silvestre y Jeanette Ortega en el área de masajes de las manos y de Johel Peña maquillador y estilista profesional, propietario del salón Alto Estilo, quien realizó una sesión de maquillaje a una de las mujeres participantes que ganó un concurso realizado previamente.

Octubre, un mes en donde no solo se crea conciencia sobre dos temas que afectan grandemente a la sociedad en general como el cáncer del seno y la violencia doméstica, sino que además es un tiempo en donde la mujer comprende cuán importante es alimentar su autoestima y valorar el rol de madre, esposa, hija, hermana y amiga que le ha tocado jugar.



Diaz - Healy
Funeral Home

**CUENTA CON UN VECINO...
CUENTA CON NOSOTROS**



MANNY DIAZ



DANIEL HEALY



THOMAS MURPHY

107 South Broadway, South Lawrence, MA 01843
AL FRENTE DE LA IGLESIA SAN PATRICIO
Tel 978 685-5732



Free Testing for
Chlamydia
Gonorrhea
Syphilis • Hepatitis C

Free Services for
HIV Testing
Hepatitis A & B
Vaccinations

Knowing is Healthy
Saber es Saludable



CSS Community Based Programs
Prevention & Education Dept.
11 Lawrence Street - 3rd Fl. - Lawrence

Se Ofreceran
Pruebas Gratis de:
Vacunación Contra
Hepatitis A y B

Se Ofreceran
Pruebas Gratis de:
Clamidia • Gonorrea
Sifilis • Hepatitis C
VIH

978-685-7663 • www.glfhc.org

Nilka Celebró Fiesta de la Victoria

Por/By Alberto Suris



Carl Proper, UNITED-HERE; Concejal at-Large Nilka Álvarez-Rodríguez; Rafael González, Richard Rodríguez y José Cruz, disfrutando una amena conversación durante la Fiesta de la Victoria.

Carl Proper, UNITED-HERE; Councilor at-Large Nilka Alvarez-Rodriguez; Rafael Gonzalez, Richard Rodriguez and José Cruz, enjoying a conversation during the Victory Party.



John Kelly, V.P. Industrial Sector, Merrimack Valley Center Labor Council AFL-CIO habló en apoyo a Nilka Alvarez-Rodríguez. "Nuestra organización está formada por 35 locales de uniones diferentes y representamos a más de 40,000 miembros y sus familias en el Valle de Merrimack", dijo.

John Kelly, V.P. Industrial Sector, Merrimack Valley Center Labor Council AFL-CIO spoke in support of Nilka Alvarez-Rodriguez. "We are 35 local unions who represent more than 40,000 union members and their families in the Merrimack Valley," he said.

Nilka Primary Day Victory Party

On Friday, October 18th, 2007, Nilka Alvarez-Rodriguez held a Victory Party at the French Social & Naturalization Club, located at 120 Broadway, in Lawrence.

On the primary election held Tuesday, September 25th, 2007, Councilor at-Large Alvarez-Rodríguez, topped the at-Large ticket with 1,804 votes; 266 ahead of second place Roger Twomey and 371 of third place Frank Moran, in her race for re-election.



Los Candidatos al Comité Escolar de Lawrence, Frank Bonet (centro) y el Rev. James Stokes (der.) conversando con Vivian, la esposa de Bonet durante la fiesta de Nilka.

Lawrence School Committee Candidates Frank Bonet (center) and Rev. James Stokes (left) chat with Vivian, Bonet's wife at Nilka's party.

Boston's Mammography Van

Will be coming to your neighborhood to do mammography screenings. Please call for more information or to schedule an appointment.

Vendrá a su vecindario a hacer mamografías. Para obtener más información o para hacer una cita, por favor llámenos.

Saturday, November 3, 2007

Date/Fecha: _____

8:30 a.m. – 3:30 p.m.

Time/Hora: _____

International Institute-125 Amesbury St., Lawrence, MA

Place/Lugar: _____

Minerva Grullon

Contact Person/ Persona de contacto: _____

978-687-0331 Ext. 1048

Telephone/Teléfono: _____

LAWRENCE FAMILY DOCTORS

101 Amesbury Street, Suite 204
Lawrence, MA 01840
Tel. (978) 688-1919
Fax. (978) 688-1923

Medicina Interna

Pediatría

Ginecología

Especialistas en Cuidado de Diabetes

VERÓNICA PEÑA-VARGAS
MS, RN, FNP
NURSE PRACTITIONER

DR. JOEL GORN
MEDICAL DIRECTOR

BRUCE KATER
CS, FNP
FAMILY PRACTITIONER

Llame hoy para una cita

Tel. 978.688.1919

HABLAMOS ESPAÑOL

Morán pide por 1 de sus 3 votos

Por/By Alberto Surís



From left: Frank Moran, Jr.; Wanda and Frank Moran and daughter Yahaira; Ana Medina, Moran's campaign manager; Dahianara Moran-Liranzo; and State Representative William Lantigua (D-Lawrence).

Desde la izquierda, el Representante Estatal William Lantigua (D-Lawrence); Manny Díaz, director de la Funeraria Diaz-Healy Funeral Home y Eddie Colon.

From left, State Representative William Lantigua (D-Lawrence); Manny Diaz, funeral director Diaz-Healy Funeral Home and Eddie Colon.



El viernes, 18 de octubre, 2007, Frank Morán, Candidato at-Large para el Concilio de Lawrence, llevó a cabo una función de recaudación de fondos en el Restaurante Marco's, localizado en el 1 de la Calle Mill, en Lawrence.

Morán recibió el endoso del Representante Estatal William Lantigua (D-Lawrence); Joseph Cotton, director ejecutivo del Psychological Center; Ralph Carrero, director ejecutivo y superintendente y Patricia Karl, superintendente retirada del Lawrence Family Development Charter School, con su presencia.

“Como concejal, creo firmemente de que puedo ser el balance que tanto se necesita en el concilio. Yo soy un buen diplomático”, dijo Morán. “Como dice el Gobernador Patrick, juntos podemos. En noviembre 6, les pido por 1 de sus tres votos”, terminó Morán.

Moran asks for 1 of your 3 votes

On Friday, October 18th, 2007, Lawrence City Councilor at-Large Candidate Frank Moran held a fund raiser event at Marco's, located at 1 Mill Street, in Lawrence.

Moran received the endorsement from State Representative William Lantigua (D-Lawrence); Joseph Cotton, executive director of the Psychological Center; Ralph Carrero, executive director and superintendent and Patricia Karl, retired superintendent, Lawrence Family Development Charter School, with their presence.

“As a Councilor, I strongly believe that I can be the balance so much needed in the Council. I am a good diplomat,” said Moran. “As Governor Patrick said, ‘juntos podemos’, together we can. On November 6, I ask you for 1 of your 3 votes,” ended Moran.



El Candidato a Concejal at-Large Frank Moran, (izq.) charlando con Joseph Cotton, director ejecutivo del Psychological Center.

Lawrence City Councilor at-Large Candidate Frank Moran (left) chats with Joseph Cotton, executive director of the Psychological Center.

¡GRACIAS NICK!

Tower Hill Little League quiere agradecer al Concejal Nick Kolofoles por propiciarnos nuestra primera casa-club y puesto de venta de comidas. Cada vez que necesitamos ayuda de Nick, él está ahí para ayudarnos, ahora le pedimos a usted que le ayude.

Por favor, re-elija a Nick Kilofoles para Concejal de la Ciudad por el Distrito D, el hombre que siempre ayuda a los niños y a las familias de la liga menor.

Nosotros endosamos a Nick para la re-elección

VOTE EL MARTES, NOVIEMBRE 6, 2007

Paid for personally by board members, coaches, and parents of the Tower Hill Little League.

En Vivo por Internet: www.1490wcecam.com ESTUDIO: (978) 681-1110 & (978) 689-2900

AL CAER LA TARDE

Acompaña todas las tardes a Fifi García y Dalia Díaz a partir de las **5pm** por **IMPACTO 1490AM**

Punto de Encuentro

1:00pm a 2:00pm | Lunes a Viernes
Por WCEC Impacto 1490AM

“Un encuentro con nuestra identidad”

**ENTREVISTAS
TEMAS DE INTERES
INTERACCIÓN CON EL PÚBLICO
Y MUCHO MÁS**

Teléfonos en Cabina:
(978) 689-2900 & (978) 681-1110

Publicidad: (978) 809-9310

Estelar conducción de Santo Acevedo

Micrófono Abierto

“Lo Diferente del Dial”
Noticias, Entrevistas, Entrenamiento y Variedades

WCEC 1490 AM
Lunes a Viernes
11:00am - 12:00m
Cabina: (978) 689.2900
www.1490wcecam.com

Primero en Audiencia

PUBLICIDAD
(978) 975.7286

Carmen Chalas
“La Embajadora”

NOTAS DE SU Bibliotecaria

Por Maureen Nimmo
Directora de la Biblioteca Pública de Lawrence

BILINGUAL CONTENT

Please see PAGE 21 to read this article
in English

Saludos, Amigos Lectores. Este domingo pasado fue un día lleno de actividades culturales en la ciudad. Aquí en la biblioteca, gozamos del segundo concierto de la Serie Otoñal de Música. Los artistas de este concierto fueron la pareja matrimonial de Leslie Amper y Randall Hodgkinson los cuales nos deleitaron con música al piano. Todavía no comprendo cómo dos personas pueden hacer un dueto al piano con tanta precisión. Ellos no tan solo lo lograron, sino que tocaron sublimemente. Ellos ni se inmutaron cuando cierta persona (me confieso, ¡fui yo!), accidentalmente derrumbó un mueble lleno de abrigos y chaquetas, haciendo un gran escándalo durante una de las canciones más bellas. Después del concierto, ambos me dijeron que no se dieron cuenta. Espero que no, ya que sentí deseos de exiliarme yo misma a Siberia por haber cometido tal imprudencia.

El domingo también fue el día final de la serie Live Lawrence Traveling Café el cual se celebró con el encendido de faroles en el canal. Los niños crearon y diseñaron sus propios faroles y cientos de estos fueron lanzados en el agua del canal donde flotaron hermosamente. Felicitaciones a todo el equipo de Live Lawrence, especialmente a la organizadora de este evento Hilda Ramírez, por haber creado una gran serie de actividades culturales durante todo el verano, culminando con la iluminación del canal.

Mi asistente, Ana Santos y yo participamos en un entrenamiento la semana pasada para nuestros nuevos Círculos Conversacionales. Esperamos comenzar con estos en corto tiempo y espero contar con la participación de los lectores de Rumbo. Les hablé extensivamente sobre este programa en mi pasado artículo, aun así quisiera reiterarles que estos Círculos estarán abierto para aquellos que deseen aprender inglés y que ya cuentan con un

nivel competitivo en el lenguaje. Este programa no es apto para aquellos que están comenzando a aprender el idioma; espero en el futuro poder ofrecer inglés como segundo idioma básico para que todo el que desee participar pueda sin importar su nivel en este idioma.

La biblioteca está orgullosa de presentar este año el 11vo Festival Anual de Robert Frost. Este es un evento bien prestigioso el cual estará abierto para todos los amantes de la poesía que deseen participar. Este evento se llevará a cabo el día 24 de octubre desde las 1:00 p.m. hasta las 4:00 p.m. Varios de los destacados poetas que participarán este día son, entre otros: X. J. Kennedy, Rhina Espaillat y César Sánchez Beras. Aunque no conozco el trabajo del Sr. Kennedy, tuve el privilegio de leer y escuchar trabajos de la Sra. Espaillat y el Sr. Sánchez Beras, y sé que ambos son muy buenos poetas. En preparación para este evento, la biblioteca estará montando una exhibición de las pinturas basadas en los poemas del Sr. Frost, las cuales fueron creadas por el artista Ken Fiery. También, no se olviden de pasar por la biblioteca para que "lean las escaleras." Mark Schorr, de la Fundación de Robert Frost, ha estado coleccionando pequeños ensayos sobre el tema "Cómo llegué a Lawrence", los cuales están en exhibición en nuestras escaleras. Mark tiene un gran talento para utilizar diferentes espacios en una manera bien creativa. Estas historias también serán compartidas en el día del festival.

Bueno, he llegado hasta esta parte de este artículo sin hacer referencias sobre ninguna de las franquicias de deportes que están actualmente envueltas en juegos regulares o en los juegos finales, pero la fuerza es demasiado, así que tengo que decir--¡Arriba los Patriotas! Y ¡Arriba los Media Rojas! Solo nos queda esperar con la esperanza de que todo vaya a salir bien. ¡Nos vemos en la biblioteca!

Obtenga todos los beneficios de MassHealth y más así como...

...la nueva Línea de Asesoramiento de Enfermeras

- Respuestas a sus preguntas sobre la atención médica
- Asistencia para ayudarle a encontrar la atención que requiere
- Información sobre una variedad de temas de salud
- Gratuito para todos los miembros
- 24 horas, 7 días de la semana

BOSTON MEDICAL CENTER
HealthNet Plan



Infórmese más:
1-800-792-4355
www.bmchp.org



**AHORA DISPONIBLE
EN LAWRENCE Y
ÁREAS ALREDEDOR**

Para todas sus opciones de MassHealth, llame al 1-800-841-2900, de Lunes a Viernes, de 8 am a 5 pm (TTY: 1-800-497-4648)

Derrite el exceso de peso antes del verano



PARA MAS INFORMACIÓN
LLAMAR FIFI GARCÍA (978) 681-9129

Washington Mills abrió sus puertas

+FOTOS: Más fotos en la Página 12

BILINGUAL CONTENT

Please see PAGE 12 to read this article in English

POR ALBERTO SURÍS

ALBERTOSURIS@RUMBONEWS.COM

El martes, 16 de octubre, 2007, la Cámara de Comercio del Valle de Merrimack llevó a cabo un exitoso mixer en el recién inaugurado proyecto Washington Mills Lofts, localizado en el 270 de la Calle Canal.

Localizado en el Distrito Histórico de Lawrence, el proyecto Washington Mills Lofts envuelve la renovación de los 240,000 pies cuadrados del Edificio #1 de Washington Mill, en Lawrence, MA en 155 unidades residenciales. Este histórico y antiguo edificio industrial está situado en el Histórico Distrito del Canal Norte, en la zona comercial de Lawrence. El Proyecto Washington Mills Lofts es la inversión privada más grande llevada a cabo en Lawrence en las últimas décadas.

Este edificio industrial que data de los 1880 en el corazón del distrito estaba en estado deplorable cuando Architectural Heritage Foundation (AHF), respaldada por un tremendo apoyo público y privado, se embarcó en su mayor proyecto a ser implementado utilizando el ejemplo zonal de Reviviendo para el distrito. El proyecto trajo una inversión de \$40 millones y 155 familias permanentes a una de las comunidades más pobres en Massachusetts, manteniendo las luces encendidas en este edificio casi vacante.

AHF se siente orgullosa de ser socios de Banc of America Community Development Corporation, la más grande Corporación de Desarrollo Comunitario en el país.

El proyecto de Lofts de Washington Mills está localizado aproximadamente a ¼ de milla del Nuevo Centro de Transportación



Property Manager, Hilary Behrens y Developer Kara Cicchetti, sirvieron de guía a un grupo de miembros de la Cámara de Comercio a través del edificio.

y dentro del área del Distrito Reviviendo de la Ciudad, y ha sido el resultado de los esfuerzos de largos planeamientos de la comunidad, iniciados en el 2003, para animar al uso creativo y desarrollo económico del centro de la ciudad y vecindarios cercanos. Esta medida permite, por primera vez, el desarrollo residencial en la zona comercial del Canal del Norte.

Para alquilar y/o más información, llame al 978-685-3333.

Adelante celebra su décima noche anual de becas

BILINGUAL CONTENT

Please see PAGE 19 to read this article in English

Estudiantes, miembros de la familia, amistades y partidarios se reunieron en la Sala Sargent de la Biblioteca Pública el martes por la noche para honrar a cincuenta y un recipientes en la décima noche anual de becas que Adelante. El grupo escuchó las palabras de estímulo del Representante Estatal Barry Finegold quien felicitó a los estudiantes por sus logros y por haber escogido el camino de la educación y el desarrollo personal.

Los oradores incluyeron a Phillip Raposa-Rosario, quien cursa su primer año en Central Catholic High School y Elizabeth de la Cruz, en su último año en Presentation of Mary Academy. Los dos hicieron un recuento personal de lo que significa ser un estudiante de Adelante.

Jeannette Arias de Central Catholic High School recibió la primera beca otorgada a través de una nueva donación establecida a través de la generosidad de Olivia Howell, una admirable joven que en la actualidad cursa su primer año en Phillips Academy. La Srta. Howell presentó el cheque de \$2,000.

Ella estará involucrada a través de sus estudios en la escuela secundaria en el

proceso de selección para futuros recipientes de la Beca Howell.

Cuatro estudiantes recibieron becas especiales gracias a una dádiva de la Technical Training Foundation. Por las destrezas técnicas que han desarrollado, Alexis Durán y Alfredo Gil de Central Catholic y Nashira Mencia y Sandy Acosta de Presentation of Mary Academy, cada uno recibió una beca de \$2,000. La encargada de la Fundación, Anne Marie Nelson repartió los premios.

En sus quince años de operación, Adelante ha recaudado más de un millón de dólares para becas de jóvenes en Lawrence. Esa misma cantidad es contribuida por las tres escuelas asociadas a Adelante. Al aceptar las becas de cuatro años, los estudiantes de Adelante se comprometen a trabajar 160 horas de trabajo comunitario durante el año escolar.

“Adelante” encierra la misión de la organización de ayudar a preparar a los jóvenes para los rigores del mundo universitario y un futuro que envuelve la universidad. Su aclamado programa School Success ofrece cursos de preparación para pasar exámenes y enriquecimiento para los estudiantes de escuela media y secundaria.

CONTINÚA DE LA PÁGINA

5

PÉREZ: Adelante!

inició con las palabras de bienvenida por separado de la presidente de Adelante! Maureen Cirbee Yadgood y de David T. Hildt, Director Ejecutivo de la entidad.

Mientras que los estudiantes Philip Raposa-Rosario y Elizabeth De la Cruz hablaron sobre su experiencia en el programa de becas y lo que para ellos ha representado haber sido seleccionados para las mismas.

La presentación de una de las becas estuvo a cargo de Olivia Howell, una ejemplar estudiante de Phillips Academy que creó Howell Scholarships para jóvenes menos afortunados que ella. La Srta. Howell continuará siendo parte de la selección todos los años.

Cuatro estudiantes recibieron becas de la Technical Training Foundation. Ellos son Alexis Duran y Alfredo Gil de Central Catholic, y Nashira Mencia y Sandy

Acosta de Presentation of Mary Academy, recibiendo cada uno una beca de \$2,000.

Adelante! fue fundado como un centro de recreación en 1992 por el padre Fr. Joachim Lally, CSP, con el objetivo de proporcionar un lugar seguro para los jóvenes en un vecindario donde prevalecía la prostitución, el uso y venta de drogas y otros crímenes.

Esta organización se ha convertido en un programa no sectario abierto a todos los jóvenes en Lawrence, ofreciéndoles la oportunidad de desarrollar sus destrezas de liderazgo y enfatizando sobre la importancia de sus logros académicos.

Se estima que Adelante! anualmente distribuye \$120,000 en becas estudiantiles a alumnos de educación superior a sesenta estudiantes de bajos ingresos en la Ciudad de Lawrence.

Los estudiantes que resultan beneficiados con las becas deben de trabajar como instructores y tutores de los niños más pequeños que asisten a Adelante!.

El 100% de los estudiantes que han sido beneficiados con estas becas continúan sus estudios universitarios.

Otros programas de Adelante son: Programa después de clases, programa de verano y de Dirección de Carreras.

En la actividad recibieron becas 51 estudiantes que representan las clases de graduandos del 2008, 2209, 2010 y 2011.

Cuanto antes, mejor. Los mamogramas salvan vidas.

La Sociedad Americana del Cáncer recomienda hacerse un mamograma anual, a partir de los 40 años. Se ofrecen mamogramas gratuitos y a bajo costo. Llámenos, a cualquier hora del día o de la noche, al 1-800-ACS-2345. Aquí estamos para ayudarla.

www.cancer.org
1.800.ACS.2345

Esperanza. Progreso. Respuestas.



Sociedad Americana del Cáncer®

MONTES

MARBLE & GRANITE

Custom Fabrication • Kitchen Counter
Tops Fireplaces • Vanities, Etc.

1 HILDALE AVE., PLAISTOW, NH 03865

603-378-9292

Fax 603-378-9293

CIRUGIA PLÁSTICA COSMETOLÓGICA

East Coast Center

¡Consulta GRATIS!

Joseph A. Russo, MD
F.A.C.S.
(Cirujano Plástico)

Jeffrey A. Zisk, MD
(Cirujano Cosmético)

Mai Ngoc Tran, MS
(Especialista en Cuidado de la Piel)

381 West Broadway
South Boston, MA 02127

Tel. (617) 464-0001

- Cirugía de Abdomen
- Liposucción
- Aumento de Senos
- Levantamiento de Senos
- Cirugía de Párpados
- Cirugía de Nariz
- Láser
- Problemas de Ronquido
- Butox

Lawrence, Boston, Brockton, Nuevo Bedford, Springfield y Worcester se beneficiarán del programa piloto de Estabilización de Vecindario

El Gobernador Patrick Revela el Plan de Prevención de Adjudicación de Hipotecas

BILINGUAL CONTENT

Please see PAGE 16 to read this article in English

El Gobernador Deval Patrick se unió al estado y a funcionarios locales, líderes de organizaciones no lucrativas, las sociedades hipotecarias y propietarios de la ciudad, para revelar su plan completo de prevención de ejecución de una hipoteca diseñado para mantener a las personas en sus hogares y para estabilizar vecindarios a través del estado.

El plan del cinco puntos consiste en programas pilotos dirigidos a la estabilización de vecindarios en Lawrence y cinco otras ciudades de Massachusetts, los recursos de la transición de prestamistas y proveedores de servicios, alcance y educación de consumo, prestando mejores prácticas y coordinación para aumentar la utilización del préstamo de MassHousing que refinancia el programa.

"La oleada de adjudicaciones de hipotecas ha llevado a familias, vecindarios enteros y economías locales aquí en Lawrence y a través del estado a la ruina," dijo el Gobernador Patrick. "Nuestro plan de prevención es completo y da a los propietarios y comunidades el alivio inmediato y a largo plazo que ellos necesitan en este momento".

EL PROGRAMAS PILOTO DE ESTABILIZACION DE VECINDARIO

En los pasados 12 meses, más de 25,000 adjudicaciones de hipotecas fueron presentados en el estado – un aumento de 76% sobre el mismo período el año pasado con casi dos tercios de las 351 ciudades y pueblos del estado que experimentan un aumento de 50% en ejecuciones de hipoteca. Es informado que prestamistas han iniciado casi 600 ejecuciones de hipoteca en el código postal 01841 de Lawrence – aproximadamente uno de cada 10 hogares habitados por el propietario en el vecindario – desde el 2005.

Para combatir estas tendencias, el Departamento de Desarrollo de Vivienda y Comunidad (DHCD) lanzará programas pilotos de estabilización de vecindario en Lawrence dirigidos a Boston, Brockton, New Bedford, Springfield y vecindarios de Worcester. DHCD se unirá a prestamistas y agencias no lucrativas para recuperar la pre-ejecución de una hipoteca y las propiedades ejecutadas en esas comunidades. Las propiedades serán vendidas a compradores de viviendas por vez primera que califiquen con la meta de que vuelvan a estar completamente ocupadas tan rápidamente como sea posible.

"Estos programas pilotos proveerán el trabajo que ya están haciendo en la crisis de la ejecución de hipotecas por la administración municipal y funcionarios de agencias no lucrativas," dijo Tina Brooks Subsecretaria de DHCD. "El estado unirá a prestamistas y líderes en las áreas más afectadas para estabilizar vecindarios y mitigar el riesgo de aumentos en el crimen y disminuciones en la actividad económica que pueden suceder cuando cierran

hogares y tiendas vacías abundan en una comunidad".

LOS RECURSOS DE TRANSICION

Las organizaciones no lucrativas y consejeros que participan son críticos de los programas pilotos de estabilización de vecindarios y la iniciativa de la ejecución de hipotecas en general. Estas agencias e individuos forman una protección local esencial, sirviendo como abogados y luchando por los propietarios que tratan de salvar sus hogares o encontrar las alternativas.

Para ayudar en estos esfuerzos cruciales, el plan de prevención de la administración pide a cada prestamista participando que proporcione \$5,000 a la agencia de consejería que trabajará con un propietario elegible que pierde su hogar al adjudicar su hipoteca o devuelve su propiedad en vez de ser adjudicada su hipoteca. Los recursos de transición permitirán el propietario pagar por el primer y último mes de alquiler y gastos de mudanza. El dinero restante será retenido por la organización no lucrativa para compensar el costo administrativo de sus programas de consejería. Los recursos de la transición serán limitados a prestatarios que trabajan con consejeros calificados de viviendas aprobados o patrocinados por NeighborWorks, CHAPA o HUD y que tienen su primera hipoteca de ARM habitada por el propietario de una casa de una hasta cuatro familias y tienen otros requisitos.

"Los prestamistas y prestatarios tienen una ventaja financiera al evitar la ejecución de una hipoteca – que ha sido aclarado por el trastorno en los mercados del crédito y bienes raíces y por nuestro trabajo con ambos partidos," dijo el director de Consumer Affairs and Business Regulation, Dan Crane, quien ha estado encabezando las negociaciones progresivas de la administración con prestamistas claves a nivel nacional, regional y local. "Aplaudo a los prestamistas que han reconocido el hecho indisputable que todos deben jugar un papel activo en la solución y yo espero a más prestamistas que se unan a nosotros para seguir adelante".

Hasta la fecha, Option One Mortgage Corporation y la Liga de Uniones de Crédito de Massachusetts, han concordado en proporcionar fondos para recursos de transición. La administración estará tomando parte en la reunión de la semana próxima para determinar las maneras en que los prestamistas pueden ayudar a reducir las tasas crecientes de ejecución de hipotecas organizadas por el Congresista Barney Frank. A la reunión asistirán prestamistas de subprime y grupos comunitarios y de viviendas."

"Por casi cien años las uniones de crédito de Massachusetts han estado ayudando a los consumidores con sus necesidades financieras," dijo Jim Blake, el Presidente de la Unión de Crédito de



Posando con el Gobernador Deval Patrick vemos a Ana Luna, directora ejecutiva de Arlington Community Trabajando (ACT) y a la derecha, Annabelle Rondón, también de ACT. Detrás vemos a Peter Matthews, presidente, Merrimack Valley Federal Credit Union; y Dan Egan, presidente, Massachusetts Credit Union League.

HarborOne de Brockton. "Ahora más que nunca vemos una oportunidad de ayudar durante estos tiempos muy difíciles y alentar a todas las instituciones financieras en el estado a apoyar los esfuerzos del gobernador. No sólo será esto para asegurar la salud financiera de individuos y familias, pero prevendrá igualmente el descenso de nuestros vecindarios reduciendo el número de edificios apuntalados".

ALCANCE DE CONSUMO Y LA EDUCACION

Reconociendo que la exitosa prevención de la ejecución de una hipoteca descansa en gran parte en que el propietario esté enterado y comprenda la multitud de servicios y recursos disponibles a ellos, el plan de cinco puntos de la administración enfocados a dar alcance y educación de consumo. Bajo el plan, los propietarios serán dirigidos a un solo punto de contacto – el Centro para Soluciones de Ejecución de Hipoteca de NeighborWorks las 24 horas del día, 7 días a la semana por la línea directa (888-995-HOPE). Los consejeros de la hipotecas de NeighborWorks referirán a los propietarios de Massachusetts a agencias no lucrativas para consejería adicional de viviendas.

Dependiendo de las circunstancias del propietario, los consejeros se enfocarán en refinanciar el préstamo y modificarlo o supervisarán la transición de propietario a inquilino. Caso por caso, las agencias podrán referir a los propietarios a los abogados de Lawyers Clearing House for Affordable Housing o al Fiscal General en busca de un programa legal de ayuda gratis.

Si el propietario está próximo a la adjudicación de su hipoteca y ya es inminente, el consejero contactará a la División de Bancos de Massachusetts para que la División pueda intervenir en beneficio del propietario y trabaje con el prestamista para otorgar al propietario una tregua de 30 a 60 días en el proceso de la ejecución de una hipoteca. Hasta hoy, la División ha asegurado casi 500 demoras

para propietarios en la ejecución de una hipoteca a través de Massachusetts.

MEJORES PRÁCTICAS DE PRESTATARIOS

Las llamadas del plan de la prevención en sociedades hipotecarias y agencias de servicios para conformarse a un conjunto de mejores prácticas cuando tratan con propietarios en vicisitudes. Estas prácticas llegarán a ser cada vez más importantes a medida que los tipos de intereses más altos en hipotecas de ARM entran en vigor y cada vez más propietarios se enfrentan en dificultades pagando sus nuevas obligaciones de pago.

Específicamente, el llamado a las mejores prácticas de prestamistas incluye:

- Ponerse en contacto con los prestatarios por lo menos tres meses antes de que una hipoteca suba para informarles de cuánto va a ser la diferencia aproximada en sus pagos de la hipoteca.
- Considerar las modificaciones del préstamo a largo plazo.
- Si un prestatario de subprime ha hecho los pagos satisfactorios en su hipoteca por un año, los prestamistas deben revisar si estos consumidores califican para refinanciar en un producto principal más económico del préstamo. Requiere el abono anticipado para impuestos y seguro para todos los prestatarios de subprime en una nueva hipoteca.
- Permite la venta de la propiedad antes de ejecutar la hipoteca.
- Permite que rindan su hipoteca en lugar de ser adjudicada.

"Millares de propietarios experimentarán el golpe significativo de la tasa en los meses venideros mientras más hipotecas continúan subiendo," dijo el Comisionado de Bancos Steven Antonakes. "Las mejores prácticas protegerán tanto propietarios a como prestamistas y nos



STYLISH LOFTS FOR RENT.



On Tuesday, October 16, 2007, the Merrimack Valley Chamber of Commerce held a business mixer at the newly completed Washington Mills Lofts projects at 270 Canal Street.

Located at the Historic District of Lawrence, The Washington Mill Lofts project involves renovation of the 240,000 s.f. Washington Mill Building #1 in Lawrence, MA into 155 residential live/work units. This historic, formerly industrial building is situated in the North Canal Historic District of downtown Lawrence. The Washington Mill Lofts project marks the largest single private investment into downtown Lawrence in decades.

This 1880s mill building in the heart of the district was at risk of desolation and blight. Architectural Heritage Foundation (AHF), backed by tremendous public and private support, embarked on the first major project to be implemented utilizing the new Reviviendo Overlay zoning district. The project brought over \$40 million of investment and 155 permanent households to one of the poorest communities in Massachusetts while keeping the lights on in this very nearly vacant building.

AHF is pleased to be partners on this project with the Banc of America Community Development Corporation, the largest bank-owned community development corporation (CDC) in the country.

The Washington Mill Lofts project is located approximately ¼ mile from the City's new intermodal transit center and within the boundaries of the city's Reviviendo Gateway Overlay District. The Overlay District, the result of a long community planning effort, was enacted in 2003 to encourage creative reuse of the city's rich architectural assets and to promote positive community and economic development of the city center and surrounding neighborhoods. The overlay allows residential development for the first time in the former commercial district along the North Canal.

For rental and more information, call 978-685-3333.

WASHINGTON MILL OPENED ITS DOORS



Vista de uno de los estudios disponibles | View of one of the luxury studios available



Property Manager, Hilary Behrens y Developer Kara Cicchetti, sirvieron de guía a un grupo de miembros de la Cámara de Comercio a través del edificio.

Property Manager, Hilary Behrens and Developer Kara Cicchetti toured the MVCC members through the different apartments.



Un grupo de miembros de la Cámara de Comercio recorriendo uno de los apartamentos.

A group of Chamber members touring one of the apartments.

YWCA'S WINE TASTING

By Dalia Diaz



In a fabulous combination of elegance, good food, great wines from all over the world and marvelous auction items, the YWCA of Greater Lawrence held a Wine Tasting and Auction at Andover Country Club, with people practically shoulder to shoulder.

They were honoring this year's Honorary Chairperson Len Wilson, Regional President of Sovereign Bank, as his network of business colleagues, associates and friends have helped make this 6th annual Wine Tasting and Auction very special.

Kurt Gunkel, wine consultant of Masciarely Wine Company, offering one of his best: Trentadue Winery Chocolate Amore Port, from California to a group of tasters from Sovereign Bank, from left: Scott C. Sanjurjo, vice-president, commercial banking, Merrimack Valley/North Shore; Mrs. and Mr. Paul Frank, vice-president, community banking area manager; and Michael W. LaFrance, business banking representative, North Andover Main Street Office.

Again this year, Sam Messina of Messina Liquors of North Andover coordinated the wines being served. David McNeff served as Emcee and Auctioneer. The funds raised from this event go

to the many services the YWCA offers to women and youths. From domestic violence, sexual assault and housing to health and fitness as well as camping services.

En una fabulosa combinación de elegancia, buena comida y vinos del mundo entero y maravillosos artículos para subastar, la YWCA de Greater Lawrence llevó a cabo su Wine Tasting and Auction en el Andover Country Club, abarrotado de público.

Ellos estaban honrando al Chairperson Honorario de este año, Len Wilson, Presidente Regional de Sovereign Bank, ya que sus colegas, asociados y amigos ayudaron a hacer este sexto Wine Tasting and Auction anual tan especial.

De nuevo este año, Sam Messina de Messina Liquors de North Andover coordinó los vinos que fueron servidos. David McNeff sirvió como maestro de ceremonias y subastador.

Los fondos recaudados durante este evento van a los muchos servicios que la YWCA ofrece a mujeres y jóvenes. Desde violencia doméstica, asalto sexual y vivienda hasta salud, educación física y servicios de campamentos de verano.



A group from YWCA enjoying the evening: Carmen Infante, Jose Dominguez, Vilma Lora, Luis Martinez, Lee Woodbury, YWCA deputy director, Jeannine Schiavoni and Kathy Dixon.

Enjoying the evening, Robert Ingala, chief executive officer of Greater Lawrence Family Health Center and his wife María Ingala; Greater Lawrence Family Health Center, Development Director Lorraine Patton and husband Ron Patton, standing in the back.



Rebecca H. Hall, YWCA Executive Director and Leonard A. Wilson, Sovereign Bank, Merrimack Valley regional president and YWCA Honorary Chairperson, enjoying the success of the event.



Making a selection, (from left) Courtney Conlon, of Conlon Products; Paula Jeffries and Jim Archambeault, of Arrowhead Construction.



Patricia Karl, (right) not totally retired, but taking it easier from her functions at Family Development Charter School posing with friends Linda and Ken Hannan, during the wine tasting.

El Candidato Stokes tuvo la casa llena

Candidate Stokes had a full house



Martina Cruz (Izq.) y James Vittorioso (der.), miembros del Comité Escolar de Lawrence y candidatos a la reelección por los Distritos B y A, respectivamente, vinieron a brindarle ayuda al Rev. Stokes (centro) en su empeño por destronar al corriente miembro del comité por el Distrito F. Ambos, Cruz y Vittorioso son candidatos a reelección. En la foto también aparece Jan Couture, hija del Rev. Stokes.

Martina Cruz, (left), and James Vittorioso (right), District B and A, respectively, of the Lawrence School Committee came in support of Rev. Stokes, (center) in his quest to unseat District F incumbent. Both Cruz and Vittorioso are running for reelection. Also pictured is Jan Couture, Rev. Stokes' daughter.

Rev. James F. Stokes addressing almost 200 guests who filled the British Club function hall, on Friday 19th, 2007. Reverend Stokes, a candidate for District F, Lawrence School Committee, beat the incumbent Gregory W. Morris by 8 votes (272 vs. 264) in the preliminary election.



El Rev. James F. Stokes, candidato para el Comité Escolar, presentó a Sally Nicolosi, madre del soldado Pierre Raymond caído en Irak, que vino a brindarle su apoyo a Stokes.

Rev. James F. Stokes, candidate for School Committee member, introduced Sally Nocolosi, mother of soldier Pierre Raymond, fallen in Irak, who came to support Stokes' candidacy.





GOOD FOOD
and
A WHOLE LOT MORE!



Counseling on how to use food to improve health.

Breastfeeding support

Infant feeding and care issues.

Child feeding and care issues.

Discussion on food shopping and recipes

Information regarding referrals to doctors, health centers and clinics, dentists and programs like Food Stamps, TAFDC, MassHealth (Medicaid), Healthy Start, Early Intervention, Children's Medical Security Plan, Child Support Services, daycare and fuel assistance, etc..

Listen In Every Other
Wednesday 9:00am -9:30am
ON




am 1110 "your conversation station"

Purely Personal


With Bruce Arnold

Every Friday
9:30am - 10:00am
ONLY on



am 1110 "your conversation station"

**SPORTS CARDS,
ANTIQUES,
FURNITURE ...GET
RID OF WHAT YOU
DONT NEED....ON
PURELY PERSONAL
THE BEST BUY AND
SELL SHOW IN THE
MERRIMACK
VALLEY**



FROM MY CORNER FROM MY CORNER FROM MY CORNER

From My Corner

BY DALIA DÍAZ
DALIADIAZ@RUMBONEWS.COM



MATERIAL BILINGÜE

Favor ver la PÁGINA 4 para leer este artículo en Español

Where's all the money going?

Last Tuesday, we attended the Merrimack Valley Chamber of Commerce mixer held at Washington Mills. It was one of the best mixers in many years! The cream of the crop of the business community in the Merrimack Valley was there. It was a golden opportunity for Kristin Frank, a Lawrence High School teacher to do a little begging.

Ms. Frank asked for a couple of minutes to address the audience and pleaded with them for a cash contribution so that she could take her students in the Alternative School to the theatre in Boston. She talked about them as being poor and probably will never be able to afford such an experience.

I was embarrassed for her having to appeal to the business community and hearing the comments afterward of people asking where is all the school department's money going.

Then, this past week, the mother of a Lawrence Lancer knocked on my door selling cards with the LHS Lancers' schedule for this year for \$10. The cards have a listing of businesses offering discounts to the bearer. A good idea nonetheless but, is the school department so needy that parents have to peddle contributions?

In order to perpetuate the image of Lawrence being a poor city, Lawrence Public Schools is sending students home after a school day refusing to feed them. The immediate reaction upon hearing that some children go without sustenance all day is that of an underprivileged school system in need of more state and federal funds. That's what taxpayers across the Commonwealth think of Lawrence, our voracity for more money.

The mother of a kindergarten-age girl was appalled when she found out that her daughter was denied lunch because she didn't bring any money. It is difficult to comprehend how a human being, whether teacher or cafeteria employee, would allow that to happen. I later heard from other

students with the same story. I have also heard about some disabled students who are picked up just before the beginning of classes and returned home immediately before lunch. Those students go without breakfast or lunch.

Now that parents have to pay \$1 a day for transportation, is becoming more pressing the decision between walking or eating for students. Little ones who have not been able to pay for the transportation tickets are made to walk long distances to school because the busses will not pick them up.

Teachers complained that they cannot make photocopies because they do not have copy paper. There is a lack of school books and essential supplies that the system is supposed to provide.

The problem, as usual, is the fear instilled in parents who don't want their names mentioned, afraid of retaliation. Where is the uproar, people?

Upcoming elections

Next week, we will be publishing a brief outline of every candidate in the upcoming Lawrence elections of November 6th. Since we will not edit those descriptions and will be printed exactly as the candidates send them, I would like to make the voters aware of two perilous names on the ballot, running for School Committee: Melyn Dominguez and Priscilla Báez.

Melyn Dominguez, candidate for School Committee, District B, happens to be Patricia Sánchez-Reyes' sister. Patricia is currently a member of the School Committee representing District D and has chosen not to run for reelection. She has been a blind and irrational Wilfredo Laboy supporter. Priscilla Báez, candidate for School Committee, District C, is Mark Rivera's sister. Mark is Laboy's right-hand.

Can you imagine what would happen if they are successful in their quest? Another School Committee made up of rubber stamps! Thank goodness for James Vittorioso in District A. Seems they have not found someone to run against him.

Are we in Cuba?

In Communist countries workers are always being asked to "volunteer" for

different events but in the United States we have federal laws protecting employees from that abuse (or slave labor).

The Superintendent of Schools Wilfredo Laboy has asked the safety officers of the school system to work for free the day of Lawrence High School Grand Opening on October 28th, in direct violation of Federal Labor Standards. A grievance has been filed by their union but it should be sent to the Department of Labor as well.

Speaking of Laboy, the school janitors are also concerned with their safety since a directive from the superintendent forces them to shut off all lights in the schools at three o'clock in order to save energy.

Police endorsement

The Lawrence Police Superior Officer's Association endorsed four city councilors for the upcoming municipal elections for their proven voting records, primarily related to the issue of public safety.

"The recent city budget debate served as a backdrop for our discussions. After careful consideration, four candidates emerged as clear public safety advocates worthy of our endorsement," according to a press release sent by Scott J. McNamara, president of the Lawrence Police Superior Officers' Association.

They were Patrick Blanchette (District A), Nicholas Kolofoles (District D), Marie Gosselin (District F) and Joseph Parolisi (At-Large).

Jim Ogonowski's campaign

Mr. Ogonowski ran an almost invisible campaign for Congress. While it is true that he did not have any presence in the English-language media, we do know of someone who wrote a check for his campaign, made out to Rumbo. When that voter called to find out why his ad was not published, we found out about his contribution and wondered where is Rumbo's check.

Was it intentional from his campaign workers? Some day we'll find out.

Full Funding for Allied Center at NECC

State Representative Barry Finegold (D-Andover), along with Lawrence legislators Senator Sue Tucker and Representatives David Torrisi and William Lantigua, is pleased to announce that line item 7066-8000 of the Governor's Education Bond Bill includes a \$21.5 million earmark for the construction of the Allied Health and Technology Center at Northern Essex Community College's Lawrence Campus.

"I'm thrilled for NECC, for the City of Lawrence and for all of the students that will soon be able to take advantage of the great programs the Allied Center has to offer," said Finegold. "This is an important project and I am proud to work with an administration that recognizes that."

Some of the college's premiere programs—health care, criminal justice, and paralegal—are taught solely in Lawrence, providing opportunities for Lawrence residents to train for well-paying careers and attracting students to the city from all over the Merrimack Valley. Over 2400 students study in Lawrence each semester, a 23 percent increase over the past five years. Close to 450 students are enrolled in health care programs alone.

NECC President David Hartleb has said, "When it's constructed, our Allied Health and Technology Center will be a source of great pride for the Lawrence community."

Last year, the Lawrence City Council voted to donate the land that houses the In-Town Mall to NECC so the school could build the \$22.8 million health and technology center downtown. The center will also house a retail bookstore, a cybercafe, and restaurants.

The college currently has two sites in Lawrence: The Louise Haffner Fournier Education Center, 78 Amesbury St. and the John R. Dimitry Building, 45 Franklin St. Governor Deval Patrick filed his Education Bond Bill on Wednesday, October 10, 2007.

JOB POSTING

HELP WANTED?

Let our readers be your next hire!

Find out how cost effective it would be to tell our readers that you are hiring. Rumbo is a bilingual (English-Spanish) newspaper distributed effectively all around the Merrimack Valley. Seventeen Thousand copies are printed every month assuring you a successful advertising campaign.

Let us work with you to get your next employee. Call Alberto Surís at 978.794.4744 or visit our website (rumbonews.com) for more information (click where it says "Your Ad in Rumbo").

LAWRENCE'S HOME TOWN CREDIT UNION

Serving the City of Lawrence Employees Since 1950



LAWRENCE FIREFIGHTERS
FEDERAL CREDIT UNION



Savings
Checking
Certificates
IRAs

Consumer Loans
Home Equity Loans
First Mortgages
VISA

14 Amesbury Street, Lawrence MA 01840

Contact us at 978-687-1919
www.lffcu.org



Lawrence, Boston, Brockton, New Bedford, Springfield and Worcester to benefit from Neighborhood Stabilization pilot programs

Governor Patrick Unveils Foreclosure Prevention Plan

MATERIAL BILINGÜE

Favor ver la PÁGINA 11 para leer este artículo en Español

Governor Deval Patrick joined state and local officials, non-profit leaders, mortgage lenders and city homeowners, to unveil his comprehensive foreclosure prevention plan designed to keep people in their homes and to stabilize neighborhoods across the Commonwealth.

The five-point plan consists of targeted neighborhood stabilization pilot programs in Lawrence and five other Bay State cities, transition resources from lenders and servicers, consumer outreach and education, lending best practices and coordination to increase utilization of MassHousing's loan refinancing program.

"A surge in foreclosures is taking a real toll on families, entire neighborhoods and local economies here in Lawrence and across the Commonwealth," said Governor Patrick. "Our prevention plan is comprehensive and gives distressed homeowners and communities the immediate and long-term relief they need right now."

NEIGHBORHOOD STABILIZATION PILOT PROGRAMS

In the past 12 months, more than 25,000 foreclosures were filed in the Commonwealth – a 76% increase over the same period last year with nearly two-thirds of the state's 351 cities and towns experiencing a 50% increase in foreclosures. It is reported that lenders have initiated nearly 600 foreclosures in Lawrence's 01841 zip code – roughly one for every 10 owner-occupied homes in the neighborhood – since 2005.

To combat these trends, the state Department of Housing and Community Development (DHCD) will launch neighborhood stabilization pilot programs in targeted Lawrence, Boston, Brockton, New Bedford, Springfield and Worcester neighborhoods. DHCD will partner with lenders and non-profits to reclaim pre-foreclosure and foreclosed properties in those communities. The properties will be sold to qualifying first-time homebuyers with the goal of returning them to fully-occupied status as quickly as possible.

"These pilot programs will leverage the hard work already being done on the front lines of the foreclosure crisis by local government and nonprofit officials," said DHCD Undersecretary Tina Brooks. "The state will partner with lenders and leaders in the hardest hit areas to stabilize neighborhoods and mitigate the risk of increases in crime and decreases in economic activity that can take place when boarded up homes and vacant storefronts permeate a community."

TRANSITION RESOURCES

Participating non-profit organizations and housing counselors are critical to the neighborhood stabilization pilot programs and the overall foreclosure initiative. These agencies and individuals form an essential local safety net, serving as advocates and

lifelines for struggling homeowners trying to save their homes or find alternatives to homeownership.

To assist these crucial efforts, the administration's prevention plan calls on participating lenders to provide \$5,000 to the housing counseling agency working with an eligible homeowner who loses his or her home to foreclosure or gives a deed in lieu of foreclosure. The transition resources will enable the homeowner to pay for first and last month's rent and moving expenses. The remaining money will be retained by the non-profit organization to offset the administrative cost of its counseling programs. Transition resources will be limited to borrowers who are working with a qualified housing counselor approved or sponsored by NeighborWorks, CHAPA or HUD and who have an ARM first mortgage on an owner-occupied one through four-family home and meet other criteria.

"Lenders and borrowers have an equal financial stake in avoiding foreclosure – that much has been made clear through the upheaval in the credit and real estate markets and through our work with both parties," said Consumer Affairs & Business Regulation Director Dan Crane, who has been spearheading the administration's ongoing negotiations with key national, regional and local lenders. "I applaud the lenders who have acknowledged the indisputable fact that everyone must play an active role in the solution and I look forward to more lenders coming on board as we move ahead."

To date, Option One Mortgage Corporation and the Massachusetts Credit Union League, Inc. have agreed to provide funding for transition resources. The administration will be participating in next week's meeting to determine ways lenders can help reduce rising foreclosure rates organized by Congressman Barney Frank. The meeting will be attended by traditional and subprime lenders and community and housing groups.

"For almost a hundred years credit unions in Massachusetts have been helping consumers with their financial needs," said Jim Blake, President of HarborOne Credit Union of Brockton. "Now more than ever we see an opportunity to help during these very difficult times and would encourage all financial institutions in the state to support the efforts of the governor. Not only is this about securing the financial health of individuals and families, but likewise will prevent the decline of our neighborhoods by reducing the number of vacant boarded-up buildings."

CONSUMER OUTREACH & EDUCATION

Recognizing that successful foreclosure prevention rests in large part on a homeowner being aware of and understanding the multitude of services and resources available to them, the administration's five-point plan focuses on streamlining



Attending Governor Patrick's press conference were James Blake, president of HarborOne Credit Union in Brockton; Peter Matthews, president/CEO, Merrimack Valley Federal Credit Union; Robert Cashman, president/CEO, Metropolitan Credit Union; and Dan Egan, president/CEO, Massachusetts Credit Union League.

consumer outreach and education. Under the plan, homeowners will be directed to a single point of contact – NeighborWorks' Center for Foreclosure Solutions 24 hour a day, 7 day a week toll free hotline (888-995-HOPE). NeighborWorks mortgage counselors will refer Massachusetts homeowners to non-profit agencies for additional housing counseling.

Depending on the homeowner's circumstances, counselors will focus on loan refinancing and modification or oversee the smooth transition from homeownership to rental housing. On a case-by-case basis, agencies may refer homeowners to the Lawyers Clearing House for Affordable Housing or Attorney General's pro bono foreclosure legal assistance program.

If the homeowner is facing imminent foreclosure, the counselor will contact the Massachusetts Division of Banks so that the Division can intervene on the homeowner's behalf and work with the lender to grant the homeowner a 30 to 60 day stay in the foreclosure process. To date, the Division has secured nearly 500 delays for homeowners in foreclosure across Massachusetts.

LENDING BEST PRACTICES

The prevention plan calls on mortgage lenders and servicers to conform to a set of best practices when dealing with struggling homeowners. These practices will become increasingly important as the higher interest rates on ARM mortgages begin to kick in and more and more homeowners encounter difficulties meeting their new payment obligations.

Specifically, the best practices call on lenders to:

- Contact borrowers at least three months prior to a mortgage reset to inform them of the approximate difference in their mortgage payments.
- Consider long-term loan modifications.
- If a subprime borrower has made satisfactory payments on their mortgage for one year, lenders should review whether consumers qualify to

refinance into a more affordable prime loan product. Require escrows for taxes and insurance for all subprime borrowers on any new mortgage.

- Allow a pre-foreclosure sale.
- Allow a deed in lieu of foreclosure.

"Thousands of homeowners will experience significant rate shock in the coming months as more mortgages continue to reset," said Commissioner of Banks Steven Antonakes. "The best practices will protect both homeowners and lenders and help us reach our shared goal of expanding sustainable homeownership opportunities."

MASSHOUSING LOAN REFINANCING PROGRAM

In July, the Patrick administration announced one of the country's most comprehensive foreclosure prevention products – MassHousing's \$250 million program to provide fixed-interest rate refinancing loans and counseling services to struggling subprime borrowers. The program is privately financed through a \$190 million commitment from Fannie Mae and a \$60 million contribution from MassHousing. Eligible borrowers can be up to 60 days delinquent with credit scores as low as 560.

Through the five-point plan, the Patrick administration has worked and will continue to work to raise awareness about the availability of this product. Homeowners that may not qualify for traditional refinancing will be referred to MassHousing to determine if they are eligible for alternative financing. The administration will continue to expand coordination among lenders, counselors and MassHousing to maximize the number of borrowers who utilize this program.

"We are very pleased to be part of the administration's five-point plan to confront this foreclosure crisis with every resource we can to keep Massachusetts residents in their homes and our neighborhoods healthy and vibrant," said Mass Housing Executive Director Thomas R. Gleason.

RiverWalk/6K Run Ends Successfully

Red Sox legend Johnny Pesky's appearance at the 18th annual RiverWalk/6K Run for Elder Services of the Merrimack Valley was a perfect ending to a fabulous day.

The RiverWalk/6K Run is the agency's largest fundraiser of the year. The \$55,000 raised by the non-profit group will help elders across the Merrimack Valley from Lowell to Newburyport.

The RiverWalk/6K Run event was given a makeover this year with a new 6K run and walk along the banks of the Merrimack River winding its way through Pemberton State Park with a stop at historic Lawrence Heritage State Park.

Robert Hunter, 84 of Tewksbury, MA the oldest runner in the field ran the 6K distance in 46:57. "I've been running for 65 years and this is one of the best courses I've even run," said Hunter. "Not only was the route beautiful but the whole event was fun, remarked Hunter. I'll be back next year with a bunch of my friends."

Chris Faddis of Boxford 22:42 minutes and Nancy Corsaro of Methuen 25:46 minutes earned the fastest times for the male and female in the overall categories.

Once the runners and walkers completed the new course, the parking lot at Elder Services was the perfect place to host a party, with music playing and plenty of free food and drink for all. There was plenty to keep both young and old busy



COURTESY PHOTO

Red Sox legend Johnny Pesky autographing the Red Sox jersey of Peggy Gaudette of Andover after learning they were both born September 27, 1919. Pesky was in Lawrence Sunday for the Elder Services of the Merrimack Valley RiverWalk/6K Run.

until Pesky, 88, arrived just after noon to a roaring applause by the hundreds of fans who lined up to meet Mr. Red Sox.

The friendly and engaging Pesky signed autographs, took photos and even kissed a few fans during the more than 60 minute autograph signing session. "Meeting folks is always fun for me," said Pesky. "I can't believe after all these years how much fans appreciate what I did so many years ago. Coming to Boston was the best thing that ever happened to me in my career," Pesky said.

The newly created Team Spirit award was presented to Mary's Kids. Mary's Kids is a group of walkers organized by the son and daughter of Mary Petronio,

an avid supporter of Elder Services who worked at the agency until she was 90 years old. Petronio recently died but the group of walkers wearing neon yellow jerseys with bold letters reading Mary's Kids best exemplified the spirit and mission of Elder Services.

The money raised by the RiverWalk is used by the Elder Services Elder Care Fund, a financial resource used for emergency assistance. Each year this fund helps over 300 elders receive help with basic items like prescriptions, fuel, food, dentures, wheelchairs and a host of other needs. For more information on Elder services please contact Tony Palmisano @ 978-946-1350.

Lawrence Community Development Director Moves on to MIT

Effective November 2, 2007 the City of Lawrence Community Development Director, Ezra Haber Glenn, will be leaving the city to pursue a career in the Urban Planning Division at MIT.

In the eighteen months that Ezra Glenn has served the city, he has effectively shaped the Community Development Department into a productive team of professionals that have accomplished great things including the renewal of the city's \$3m lead grant; renovation of four city parks; completion of the Washington Mill, Scarito Homes, and other housing projects; securing of \$600,000 in EPA/Brownfields funding; additional \$4.9m for the Gateway Project.

Ezra has worked on countless other projects such as the Essex Street Downtown Initiative. Because of Ezra's leadership the City of Lawrence is truly moving in a positive direction. The city is in much better shape because of his involvement.

"I look forward to working with Ezra and the MIT staff to form a future partner to ensure that the Lawrence journey continues", said Mayor Sullivan.

LAWRENCE FARMERS MARKET El Mercado

Fresh, locally grown produce!
¡Productos frescos cultivados localmente!

Wednesdays | Miércoles
8:30am - 5:00pm
Appleton Way

In between Essex & Common Sts, near City Hall - 200 Common St.

Entre las calles Essex & Common, cerca del ayuntamiento - 200 calle Common.

Featuring Products From:
Boston Hill Farm - North Andover
Brox Farm - Dracut
Kim's Asian Vegetable - Lowell
Riverdale Farm - Groton

Baked Goods From:
Harvest Bakery
Peruvian Crafts by Sanchez
Hand Crafted Soaps & Oils by
Crecent Moon Soaps

WE ACCEPT WIC AND FOOD STAMPS | EBT, DEBIT & CREDIT CARD
ACEPTAMOS WIC Y CUPONES DE ALIMENTOS | EBT, TARJETAS DE CREDITO & DEBITO



THANK YOU FOR YOUR SUPPORT:

Rumbo



When you need a ride...

Eliminate hassle from your daily commute!

Ride the Boston Commuter Bus to and from the city

The Boston Commuter Bus makes your ride to and from Boston easier than ever! Sit back and relax, take a nap or read a book on one of three inbound trips in the morning and three outbound trips in the evening. Climb aboard at one of many conveniently located stops:

- Pelham St. Park & Ride, Methuen
- McGovern Transportation Center
- Mt. Vernon & Broadway, Lawrence
- Shawsheen Square, Andover
- Andover Center Municipal Parking Lot
- Faith Lutheran Church Park & Ride

MVRTA offers the Merrimack Valley more:

Park at the Patricia McGovern Transportation Center and receive free parking with a valid MVRTA Boston Commuter Bus pass.



MERRIMACK VALLEY REGIONAL TRANSIT AUTHORITY

Point Click Ride

www.mvrta.com

For Route & Schedule Information: (978) 469-6878

Manzi Hires New Veterans Service Director

Thomas H. Hargreaves to begin work in November

After an exhaustive search, Mayor William M. Manzi, III. is pleased to announce the appointment of Thomas H. Hargreaves as the City's new Veterans Services Director. Mr. Hargreaves was the unanimous choice of the hiring committee, which consisted of several veterans groups, city councilors and human resources staff.

Thomas H. Hargreaves is a life-long Methuen resident and an Honorably Discharged Viet Nam era Army Veteran. He is also a life member of American Legion Post 122 in Methuen. He is currently employed as the Local Veterans Employment Representative at the ValleyWorks Career Center. He is a graduate of the University of Massachusetts at Lowell and the National Veterans Training Institute in Denver, CO.

"Tom has a wealth of experience with veterans issues and he will be a great asset to the Department and the City," Manzi said. "He comes highly recommended by the veterans community and by state and local officials. I know that he will hit the ground running and do an excellent job."

Mayor Manzi is submitting the appointment to the City Council for confirmation at its November 8th meeting. Mr. Hargreaves is expected to begin work in mid-November.

Lantigua Acclaims Foreclosure Prevention Bill

State Rep. William Lantigua (D-Lawrence) today announced bold new legislation to help stem the rising tide of mortgage foreclosures. The House of Representatives yesterday overwhelmingly passed a bill that encourages banks to help borrowers, provides a new three-month window to cure defaults, and mandates tough new licensing standards for mortgage loan originators.

Lantigua, who with Governor Patrick and other state officials participated in a roundtable discussion on foreclosure held yesterday at Lawrence Community Works, welcomed tighter regulations on lenders and measures designed to aid borrowers.

"Predatory lending and the resulting foreclosures have reached epidemic proportions in Lawrence," Lantigua said. "This bill will ease the strain on homeowners while holding lenders to a higher standard."

The new legislation comes as foreclosure rates continue to rise nationwide and in Massachusetts, causing thousands of families to lose their homes. In Massachusetts, the foreclosure rate is up 76 percent in the past year, with 1,000 foreclosures in Boston over the last six months. By contrast, there were 1,162 foreclosure filings in Lawrence in the first six months of 2007, up from 973

last year. The wave of foreclosures is not expected to crest until 2008, when many variable-rate mortgages readjust.

"As the foreclosure crisis spreads across the country, the House acted to provide relief to residents of the Commonwealth who are confronting the effects of foreclosure and to prevent future borrowers from facing the same predicament," Lantigua said. "This legislation is critical to the prosperity of so many communities in Massachusetts and to the economy of our state."

"The problem of mortgage foreclosures is only going to worsen so acting now with bold measures is critically important," said House Speaker Salvatore F. DiMasi (D-Boston). "In passing this legislation, the House of Representatives voted to protect future homebuyers from predatory lending and bring meaningful help to those facing foreclosure."

"While we clearly had some unscrupulous actors working in the mortgage industry, the real problem was that homebuyers were not financially astute to see through the double talk," said Representative Ronald Mariano (D-Quincy), chairman of the Joint Committee on Financial Services and chief sponsor of the bill. "This legislation takes an important step to help level the playing field and give consumers the financial information they need to make educated decisions."

The bill also mandates that the Division of Banks keep a record of the mortgage practices of each loan originator in Massachusetts. The agency will continually evaluate this information and rate lenders' performance in the market. Poor performance may result in loss of license.

Under this legislation, homeowners would be protected from foreclosure by the right-to-cure provision, which would require lenders to give homeowners 90 days to repay the interest and payment balance accumulated, before initiating foreclosure proceedings.

If the borrower successfully completes this payment, their mortgage would be reinstated without penalty or foreclosure. This clause insures that consumers are not saddled with the weight of enormous legal fees associated with a foreclosure filing for simply falling behind on payments for a short period.

This bill will also encourage mortgage lenders to work with borrowers to avoid foreclosures in the coming months and years. Under this legislation, mortgage lenders will be motivated to shift adjustable-rate mortgages to fixed rates. Borrowers can request to extend the length of their loan or increase their interest rate to achieve a fixed rate if they pay lenders a one-percent fee on the cost of their mortgage. This one-time fee would enable mortgage holders to secure a fixed rate and encourage lenders to provide this security to homeowners.

Hoping to guard against future problems, the bill would require licensure of 20,000 loan originators with an annual license fee of \$750, allocating \$3 million to employ regulators under the Division of Banking to more aggressively regulate mortgage lending practices across the Commonwealth.

The bill also mandates that the Division of Banks keep a record of the mortgage practices of each loan originator in Massachusetts. The agency will continually evaluate this information and rate lenders' performance in the market. Poor performance may result in loss of license. By giving the commissioner the authority to hold these lenders accountable, it is believed that questionable lending practices will be sharply curtailed.

Unique to this bill is the creation of counseling requirements for first-time homebuyers entering into subprime loans to insure they fully understand the financial commitment of their home loan.

The bill also adds reporting requirements for non-bank lenders of more than 50 loans, protects renters as tenants-at-will, post-foreclosure, and creates a pilot program for impacted communities provides \$2 million for foreclosure and mortgage counseling centers.

"We can't solve such a large problem all at once, but this is a great start," Lantigua said.



IS YOUR PRODUCT IRRESISTIBLE?

Let's talk about spreading the word!

Rumbo is a FREE bilingual (English-Spanish) newspaper published four (4) times a month by SUDA, Inc.

PUBLICATION DATES:
1st, 8th, 15th & 22nd of Every Month

**The secret is out...
Rumbo Tells Everybody!**

ADVERTISING SALES 978.794.5360

If your business has a WEBSITE and you want to promote it, do it with rumbonews.com!

For more information call 978.794.5360

HOW, WHEN AND WHERE TO FIND

THIS WEEK!
You are reading our Lawrence/Methuen Edition

Rumbo & Rumbo

NEXT WEEK!
Our next publication will be printed on November 1st

Lawrence/Methuen Edition
PUBLICATION DATES: 8th & 22nd of Every Month
DISTRIBUTION:
Massachusetts: Lawrence and Methuen

Regional Edition
PUBLICATION DATES: 1st & 15th of Every Month
DISTRIBUTION:
Massachusetts: Lawrence, Methuen, Haverhill, Andover, North Andover, and Lowell
New Hampshire: Salem, Nashua, and Manchester

Website: rumbonews.com
Advertising Sales: (978) 794-5360

Adelante Inc. Celebrates Tenth Annual Scholarship Night



Technical Training Foundation Scholarship awardees (minus Sandy Acosta). They are, from L to R: Alexis Duran, Alfredo Gil, Nashira Mencia, and Annmarie Nelson.

MATERIAL BILINGÜE

Favor ver la PÁGINA 10 para leer este artículo en Español

Students, family members, friends and supporters gathered in the Sargent Auditorium of the Lawrence Public Library on Tuesday evening to honor fifty-one scholarship recipients at Adelante Inc.'s tenth annual Scholarship Night. The group was addressed by Representative Barry Finegold, who commended the Adelante Scholars for their achievements and for choosing the path to higher education and personal development.

Speakers also included Philip Raposa-Rosario, a freshman at Central Catholic High School, and Elizabeth de la Cruz, a senior at Presentation of Mary Academy. The two gave their personal accounts of what it means to be an Adelante Scholar.

Central Catholic High School freshman Jeannette Arias was awarded the first scholarship from a new endowment established through the generosity of Olivia Howell, a remarkable young woman who is currently a freshman at Phillips Academy. Ms. Howell presented the \$2,000 award.

She will be involved throughout her high school career in the selection process for future Howell Scholarship recipients.

Four students received special scholarships thanks to a grant from the Technical Training Foundation. For the technological skills they have developed, Alexis Duran and Alfredo Gil from Central Catholic, and Nashira Mencia and Sandy Acosta from Presentation of Mary Academy each received a \$2,000 scholarship. Foundation Controller Annmarie Nelson handed out the awards.

In its fifteen years of operation, Adelante has raised over one million dollars for scholarships for Lawrence area youth. An equal amount is contributed by three partner schools as matching grants. In accepting the four-year scholarships, Adelante Scholars agree to perform up to 160 hours of community service during the school year.

“Adelante”, the Spanish word for “moving forward”, embodies the mission of the organization to help prepare young people for the rigors of higher education and a future that includes college. Its acclaimed School Success program offers test prep courses and academic enrichment for middle and high school students.

LETTERS TO THE EDITOR

Rumbo
315 Mt. Vernon Street Lawrence, MA
01843

Email: rumbo@rumbonews.com

Letters must be less than 300 words in length. Please send a telephone number or email address by which we may confirm the sender.



www.littledogwebdesign.com

Little Dog Web Design

The Little Dog with the BIG Byte!

Susan St. Marie
Email: susan@susanstmarie.com
Tel: (888) 892-8901

Whether you sell a product or provide a service, it is essential for your business to have a Website. Your customers are already using the Internet to shop for goods and services, and if they aren't finding you online, you are losing business to your competitors every day.

If you're serious about the success of your business, you owe it to yourself to look at the comprehensive Internet business solution my company offers. Please contact us to learn more about how a Website can improve your business!

All of our Websites offer:

- Hundreds of professional design choices
- WYSIWYG editing tools
- Complete e-commerce functionality
- Extensive product catalog
- Real time, secure credit card processing
- Expanded selection of billing options
- Advanced pricing options
- Custom shipping, discount, and tax rules
- Online inventory management tools
- Site Translation tool for 12 languages
- Customizable Flash pages and components
- Site Promotion / Search Engine tool
- Up to 500 MB of storage space
- Unlimited bandwidth
- Free technical support
- Free software upgrades

Tsongas wins big in Lawrence



PHOTO FROM NIKITSONGAS.COM

MATERIAL BILINGÜE

Favor ver la PÁGINA 3 para leer este artículo en Español

By ALBERTO SURÍS

ALBERTOSURIS@RUMBONEWS.COM

Democrat Niki Tsongas won a special election last Tuesday, October 16, 2007, by a 51- 45 percent spread against Republican Jim Ogonowski, with the majority of votes, 4,001, coming from Lawrence.

Tsongas will represent Massachusetts 5th Congressional District in Washington, replacing former Congressman Marty Meehan, who took a job with U-Mass Lowell as its Chancellor.

On October 18, 2007, after Secretary of State William Galvin certified the election, Congresswoman-elect Niki Tsongas was sworn in Washington, DC at the U.S. Capitol, just in time to vote to override the President's veto of a bill to expand the

Children's Health Insurance Program.

On this, her first vote, Tsongas had said: "Let's get to work on creating a health care system that provides access to affordable, high quality care for every American—starting with our children. I will have the honor of going to Washington and casting my vote to override the President's veto of legislation that would expand health care coverage to 10 million kids. There is no better way that I can think to start my service in Washington as the first woman elected to Congress from Massachusetts in 25 years."

Democrats failed 273-to-156 to override President Bush's veto of the bill.

CALENDARIO

To have your event listed on this section of Rumbo, please send us an email to (and only to) calendar@rumbonews.com. The email must contain the name, date, time and location of the event. A contact email and phone number is recommended. A brief description of less than 30 words could also be included. If your message is missing any of this information, it will not be posted. Posting of your event is subject to space availability. Rumbo is not responsible for any misprinted information.

The Robert Frost Foundation of Lawrence, Massachusetts proudly presents **The 11th Annual Robert Frost Festival**

SATURDAY, OCTOBER 27, 2007
1pm - 4pm

Festival Features Multi-faceted Portraits of Robert Frost
Keynote Address by Poet X.J. Kennedy



X.J. Kennedy

The Robert Frost Foundation will present the 11th Annual Robert Frost Festival from 1p.m. to 4:00 p.m. on Saturday, October 27 2007 at the Lawrence Library, 51 Lawrence St., on the corner of Lawrence and Haverhill Streets, in Lawrence, Massachusetts, the

town in which he became a poet.

This year's theme, "Portraits of Robert Frost," will include portraits of Frost in a poet's words, in music, through painting, through bilingual dramatization, in Frost's own poetry, in lecture, through a contemporary award-winning poem, and through rare audio recordings of Frost.

At 1:00 PM there will be a keynote address by nationally acclaimed poet X.J. Kennedy of Lexington, Mass. Kennedy, author of many volumes of poetry and literary

anthologies, will recount stories of his two meetings with Frost. He will also read from his own poetry that was once praised by Frost. Kennedy and his wife Dorothy Kennedy, a renowned children's poetry specialist, will visit the Children's Room of the Lawrence Library on the festival day at about 11:30 for a special program. (Call library for details).

The musical portrait will include newly composed settings for Frost poems performed by the Lawrence High School Girls' Ensemble, led by Nancy McGhee, a music teacher at Lawrence High School. The group is a girls' vocal ensemble, composed of about 30 members chosen by audition. The Frost Foundation brought the composer, Sean Vernon, of Amherst, MA, for a master class at Lawrence High School last winter and other venues since then. McGhee and the Girls' Ensemble first performed Vernon's Frost settings at that time.

The festival will also include the unveiling of the Pennisi Portrait of Robert Frost, painted and presented to Frost at the time of his last visit to Lawrence in 1962. The newly discovered portrait has been lovingly restored by the artist's daughter, Eleanor Pennisi, and presented to the Lawrence Library.

Prize-winning poets Rhina Espaillat and César Sánchez Beras will read from new poems, including selected Frost translations and a new Spanish metrical translation of Robert Frost's "Death of the Hired Man". Espaillat, a Dominican-born poet, has won prizes for both her English and Spanish poems. She is author of *Agua de dos rios*, *El olor de la memoria/The Scent of Memory*, *Playing at Stillness*, and other volumes. Beras, a teacher at Lawrence High School, is also a prize-winning poet in his native Dominican Republic, and is the author of a new bilingual children's book, *El Sapito Azul*, *The Blue Frog* and other volumes.

The Festival continues with a Frost-style conversation about Robert Frost. Members of the audience are encouraged to read favorite Frost poems and discuss their entries to *Arrival Stories*, an exhibit of short narratives of how they or their ancestors arrived in Lawrence.

Following refreshments the program continues at 3:30 PM with the announcement of the 11th Annual Robert Frost Poetry Award winner, chosen from hundreds of entries worldwide "in the spirit of Robert Frost." This year's judge is Stephen Sturgeon, the Editor-in-Chief of *Fulcrum*, a poetry annual that poet Billy Collins described as a "must-read journal...positioned on the cutting edge of culture."

The Festival concludes with readings of Sturgeon's of choice award-winning contemporary poems in the spirit of Frost and rare recordings of Frost reading in Lawrence and other places.

The Robert Frost Foundation, a nonprofit organization founded in 1996, originated when local artists, scholars, and writers came together to commemorate Robert Frost's work and his connection to the City of Lawrence. The mission of the Foundation is to communicate the spirit and work of Robert Frost to his hometown of Lawrence and beyond; to celebrate the profound influence Lawrence had on the poet and his work; and to use this legacy as a source of inspiration for the arts and community enhancement. The Robert Frost Foundation is located the Lawrence Library 51 Lawrence Street, Lawrence, MA 01843. For more information and directions to the Lawrence Library, please visit www.frostfoundation.org or call 978-725-8828.

Weather and time permitting, visitors are encouraged to take a self-guided walking tour of the Robert Frost Trail, which adjoins the Lawrence Library in downtown Lawrence. Self-guided tour maps are available at the library.

The Robert Frost Festival is a nonprofit organization funded in part by the White Fund, St. the Stevens Foundation, the Catherine McCarthy Trust, the Josephine G. Russell Trust, the Massachusetts Foundation for the Humanities and by individual donations. Corporate sponsorship for Frost Foundation projects during 2007 has come from Home Depot and Wal-Mart. The Robert Frost Foundation is a collaborating partner of Live Lawrence, the Lawrence Cultural Alliance, the Massachusetts Cultural Council, Lawrence Heritage State Park, Cambridge College, Groundwork Lawrence, Lawrence Community Works, Northern Essex Community College, the Andover Summer Session, the Parthum School, the Emily Wetherbee School, St. Patrick's School, and Lawrence High School. For information, see frostfoundation.org or contact Mark Schorr at the Robert Frost Foundation 978-725-8828.

City of Lawrence Seeks Additional Applications for \$12M Tax Deductions in Renewal Community (RC) District

The City of Lawrence, Community Development Department (CDD), is still accepting applications for up to \$10M in Commercial Revitalization Deductions (CRDs) through the Federal government's Housing and Urban Development (HUD) Renewal Community (RC) tax credit program.

Businesses that construct or rehabilitate commercial property in the city's Renewal Community district can deduct a portion of the costs of acquisition and rehabilitation over a shorter period of time than permitted under standard depreciation rules. The project must receive an allocation from the state in order to receive the deductions. Completed applications are due November 1, 2007 to the Community Development Department.

For further information and an application, contact: Sharon DuBois, Renewal Community Director, Community Development Department, 147 Haverhill Street, Lawrence, MA 01840, (978) 620-3527, sdubois@cityoflawrence.com.

** PROGRAMA DE RADIO ** **VECINOS EN ACCIÓN**

ESCUCHE EL NUEVO PROGRAMA DE RADIO PATROCINADO POR EL LAWRENCE/METHUEN COMMUNITY COALITION

TODOS LOS LUNES
4PM - 5PM
1110AM WCCM

ENTERESE DE LO QUE ESTA PASANDO EN SU VECINDARIO

GLCAC, Inc. is the fiscal sponsor for the LMCC

** NEW RADIO PROGRAM ** **NEIGHBORS IN ACTION**

LISTEN TO THE MERRIMACK VALLEY'S NEWEST RADIO PROGRAM SPONSORED BY THE LAWRENCE/METHUEN COMMUNITY COALITION

EVERY MONDAY!
4PM - 5PM
1110AM WCCM

FIND OUT WHAT'S HAPPENING IN YOUR NEIGHBORHOOD

GLCAC, Inc. is the fiscal sponsor for the LMCC



Yolanda will Bring her Fashions to NECC

Yolanda will bring her models and her fashions to Northern Essex Community College on Wednesday, November 7. The fashion show is part of the Women of NECC's annual membership tea which will be held from 1 to 4 p.m. in the Technology Center on the college's Haverhill Campus. The event is open to the public and tickets, including tea and the show, are \$25. Shown left to right four years ago, the last time Yolanda came to the college, are Jean Poth, NECC's vice president of institutional advancement; Yolanda; and Pat Hartleb of Bradford, a member of the Women of NECC's Board of Directors.

CrossOver

FRIDAYS 1PM - 2PM | 1110 AM WCCM

Hosted by:

**Richard Aybar &
Dalia Díaz**

STUDIO TELEPHONE:

(978) 687-8005

THLL Award Banquet

Tower Hill Little League will be holding their 2007 Awards Banquet on Thursday, October 25, at 6:30pm at Our Lady of Good Counsel Schools, Judson Hall. The League is inviting all players, parents and family to attend this night of celebration. For questions please contact your coach or the League President Mike Curley at 978-681-7576. Refreshments will be served.

RUMBO@RUMBONEWS.COM

NOTES FROM YOUR Librarian

Maureen Nimmo
Lawrence Public Library Director

MATERIAL BILINGÜE

Favor ver la PÁGINA 9 para leer este artículo en Español

Sunday was a big cultural day for Lawrence. We at the library enjoyed the second of our fall concert series. Performers for this event were husband and wife team Leslie Amper and Randall Hodgkinson performing piano duets. I cannot even comprehend how anyone can perform in such perfect synch to make a duet on piano work, but these performers didn't just make it work—they were sublime. They even overcame the distraction when a certain individual (OK, me) accidentally walked into the hanger-filled coat rack creating a rather unpleasant din during one of the most beautiful of the pieces. They said, after the concert, that they never even noticed. I hope not since I felt like exiling myself to Siberia for my gaffe.

Sunday was also the last of the Live Lawrence Traveling Café series and featured a lantern launch into the canal. Local children created and designed their own lanterns and hundred of them were set afloat in the water. Congratulations to all the Live Lawrence crew, especially event organizer Hilda Ramirez, for putting together a great cultural series all summer long with the lantern launch as a culmination

Assistant Director Ana Santos and I attended a training last week for our new Conversation Circles program. We will be launching this very soon and I hope we will have some of you Rumbo readers participating. I did talk about this program extensively in my last article but I will reiterate that the Circles are open to all English learners who have some level of English proficiency. It is not a suitable learning tool for complete beginners but I hope to advance the program in future to include beginning ESL so everyone can participate at his or her own proficiency level.

The library is very proud to be the host this year for the 11th annual Robert Frost Festival. This is a very prestigious event but one open to all poetry lovers

Mark Schorr of the Frost Foundation has been collecting mini-essays on the theme of "How I Came to Lawrence" and they can be read while walking up and down our stairway. Mark is an incredibly creative user of space. The stories will be shared on festival day.

who wish to participate. The date is set for October 27, 1-4 pm. Featured poets include X. J. Kennedy, Rhina Espaillat and Caesar Sanchez Beras. While I do not know Mr. Kennedy's work, I have had the privilege of hearing and reading Ms. Espaillat and Mr. Beras, and I know how good they are. In preparation for that event, the library will be mounting an exhibition of paintings based on Frost's poems and created by artist Ken Fiery. Also, you should all come in and check out our "readable stairway". Mark Schorr of the Frost Foundation has been collecting mini-essays on the theme of "How I Came to Lawrence" and they can be read while walking up and down our stairway. Mark is an incredibly creative user of space. The stories will be shared on festival day.

Well I have got this far in this article and managed to resist any reference to any sports franchises currently involved in regular or post season play but the force is too strong for me—I have to say "Go Pats." I also say "Go Sox" but with the fear always present in a Sox fan's heart that where the Red Sox "go" is not necessarily where one wants them to. Well, I suppose all we can do is hope for the best this week and see what happens. See you at the library.

CONTINÚA DE LA PÁGINA

11

El Gobernador Patrick Revela el Plan de Prevención de Adjudicación de Hipotecas

ayuda a que alcancemos nuestra meta mutua de ofrecer oportunidades de ser propietarios en una forma justa."

EL PROGRAMA DE PRÉSTAMOS DE REFINANCIAMIENTOS DE MASSHOUSING

En julio, la administración de Patrick anunció uno de los productos de prevenciones de ejecución de una hipoteca más completos de todo el país – el programa de MassHousing que provee \$250 millones para proporcionar la tasa a interés fijo en préstamos y consejería de servicios a prestatarios que están teniendo problemas económicos. El programa es financiado privadamente por un compromiso de \$190 millones de Fannie Mae y \$60 millones de contribución de MassHousing. Los prestatarios elegibles pueden estar atrasados hasta 60 días con un crédito tan bajo como 560 puntos.

A través del plan de cinco puntos, la

administración de Patrick ha trabajado y continuará trabajando para incrementar el conocimiento acerca de la disponibilidad de este producto. Los propietarios que no pueden calificar para refinanciar tradicionalmente serán referidos a MassHousing para determinar si ellos tienen derecho al financiamiento por otra alternativa. La administración continuará fomentando la coordinación entre prestamistas, los consejeros y MassHousing para llevar al máximo el número de prestatarios que utilizan este programa.

"Estamos muy complacidos de formar parte del plan de cinco puntos de la administración para confrontar esta crisis de adjudicaciones de hipotecas con cada recurso posible para mantener a los residentes de Massachusetts en sus hogares y nuestros vecindarios sanos y vibrantes," dijo el Director Ejecutivo de MassHousing Thomas R. Gleason.

CONTINÚA DE LA PÁGINA

4

DÍAZ: Desde Mi Esquina

seguridad desde que recibieron una orden del superintendente forzándolos a apagar las luces en las escuelas a las tres de la tarde para ahorrar energía.

Ellos fueron Patrick Blanchette (Distrito A), Nicholar Kolofoles (Distrito D), Marie Gosselin (Distrito F) y Joseph Parolisi (At-Large).

Endoso de la policía

La Asociación de Oficiales Superiores de la Policía ha endosado a cuatro concejales para las próximas elecciones municipales por su récord votando primordialmente en asuntos relacionados con la seguridad pública.

"El reciente debate sobre el presupuesto municipal sirvió de base para nuestras discusiones. Después de considerarlo cuidadosamente, cuatro candidatos surgieron claramente como defensores de la seguridad pública merecedores de nuestro endoso," decía un parte de prensa enviado por Scout J. McNamara, presidente de la Asociación de Oficiales Superiores de Lawrence.

La campaña de Ogonowski

El Sr. Ogonowski tuvo una campaña para el Congreso casi invisible. Mientras que sí es cierto que él no tuvo ninguna presencia en los medios de habla inglesa, nosotros sabemos de alguien que escribió un cheque para su campaña hecho a nombre de Rumbo. Cuando ese votante nos llamó preguntando por qué su anuncio no fue publicado, fue que nos enteramos de esta contribución y estamos curiosos por saber dónde está el cheque de Rumbo.

¿Fue intencional por parte de los trabajadores de su campaña? Algún día nos enteraremos.



PLEASE CALL
(888) 892-8901

ARE YOU GREEDY???

ENTREPRENEURIAL SALES PROFESSIONALS WANTED

MUST SPEAK ENGLISH

BILINGUAL SPEAKING A PLUS, BUT NOT NECESSARY

MUST BE A SELF STARTER

MINIMUM INVESTMENT REQUIRED

VOLUNTEER TEACHERS NEEDED

The Lawrence Branch of the Merrimack Valley YMCA's Resident Education Center offers programming which focuses on supportive services for very low income residents of the YMCA and the Greater Lawrence community.

Services include assistance in Pre-GED preparation, Basic and Intermediate Computer instruction, English as a Second Language (ESL) classes, including conversational English, and assistance to accessing mainstream resources.

The classes are free to qualified participants. (However preference is given to homeless and formerly homeless individuals). When a particular class is filled, the YMCA maintains a waiting list for future classes.

For more information, please contact Luz Wheatly at 978-686-6191. The YMCA is located at 40 Lawrence Street, Lawrence.

LETTERS TO THE EDITOR

LETTERS TO THE EDITOR

Rumbo
315 Mt. Vernon Street, Lawrence MA 01843
Email: rumbo@rumbonews.com

Letters must be less than 300 words in length. Please send a telephone number or email address by which we may confirm the sender.

To the editor:

Our thanks to the Methuen City Council who vocalized their support of the Methuen YMCA at last night's city council meeting. The goal of our volunteers and parents in the child care programs in speaking at last night's meeting was to reemphasize our commitment to partnering with the City of Methuen to better the quality of life of those who reside in the city.

We understand that the city of Methuen has experienced a significant decrease in its 2008 federally-funded Community Development Block Grant (CDBG), a change for the city from \$130,000 to \$61,000.

The YMCA was the recipient of a \$40,000 CDBG grant for the last fiscal year, which allowed us to help working families who needed assistance with child care costs. This year the YMCA funding is not included.

The collective voice of our parents in the YMCA licensed, comprehensive child care program echoed the importance of this program, allowing parents to advance their education or continue their gainful employment, while preparing children for education by participating in the comprehensive literacy program provided for all children. Our interest continues to be in partnering with local government and

other service providers to strengthen the community.

In the coming weeks, we hope to work with the Mayor, City Council and Economic Development Office to find a way to restore some, if not all, of the YMCA funding. We look to participant in a collaborative manner with other partner agencies to find solutions to maintaining and growing these important services.

The YMCA will continue to be here for the children and families of Methuen. Regardless of the result of last night's vote, we are going to continue to work very hard to make sure we continue to provide subsidized child care to families in need.

Sincerely,

Thomas Hajj
Chairman, Methuen YMCA Board of Managers
19 Harmony Lane, Methuen
978-794-3616 (home)
978-687-8484 (work)

First please allow me to say thank you for your message. I don't know if you will believe me, but I really mean thank you. Your message came through very loud and clear. You made many good points and gave good advice to help me become a better Lawrence School Committee Member. If I gave the impression that I was single handedly working on a solution on the crossing guard issue, I assure you that was not my intent. But I did what I promised parents and the crossing guards on Primary Election Day

at the Frost School I would do, which was to communicate as soon as possible with the Mayor that this issue was to be a top priority.

I was also hand delivered to my house a petition signed by 65 parents concerning the crossing guard issue that I made the Mayor aware of. But the inner details of exactly where the funds were coming from to pay for the crossing guards was worked on by the Mayor and his Budget and Finance Officer and his team. I would very humbly submit that I was just part of many who worked towards getting to the solution. Like I previously stated I really am thankful for your comments and input.

Something else that I do is that I do not forget where I started and that is with the PTA. I still make myself available for parent meetings. I go every month to the President's Council meeting where all the PTA Officers meet with the Superintendent and get an opportunity to express their concerns and share their thoughts with him. This allows me also to hear first hand what's on their hearts and minds and stay involved at that level. But again, your message to me was very well received and points taken. I realize also that we will not agree on everything but that's okay.

As for using School Committee letterhead for a campaign letter I sent out, all I did out of ignorance was to use for my address the address of the Central Office of the Lawrence Public Schools which is on my business card. I was just trying not to be confusing by introducing another address, which will not happen again. The actual design of the letter was from my personal computer and I assure you there was no cost to LPS. As for using the term re-elect, I was told that I have every right and privilege of an incumbent so that is why I use it.

Then your message took a turn that was really not necessary. Your message was on point until you made reference to where I live. Why? Why did you have to go there? I make no apology for where, my wife and I, who work very hard at real jobs for every dime we get, purchased our home! Where I live has nothing to do with your message to me as a School Committee Member. To say that you doubt that I go to the other side of the bridge for other than School Committee meetings brought your message to where I hope and pray that someday we as adults can get away from. Totally uncalled for and unnecessary! When you make statements like that, I submit that you become part of the problem with Lawrence and not me because of where I live. When dealing with the education of our children it should be a race card free zone! I want to be a part of what unites us as Lawrence citizens; I want to be pro-active, working for what is right for children and parents, and not for what divides us.

So in conclusion, let me say once again, for the most part your message was welcomed and well received. Thank you very much for helping me do a better job at being a Lawrence School Committee Member. Please feel free to write again. Thank you.

Peter Larocque
9 Boyd Street
Lawrence, MA.01843
pamela.larocque@hotmail.com
978-265-0196

Boys & Girls Club of Lawrence to Induct 4 to its Hall of Fame – including its first woman

The Boys & Girls Club of Lawrence will hold its 21st Hall of Fame Reception on Thursday, November 15, 2007 beginning at 6 p.m. The event will be held at the Club's recently built facility and promises to be a spectacular evening that will include honoring four new inductees as well as re-dedicating its newly designed Hall of Fame Wall. The Hall of Fame Wall will be prominently positioned within the Club to demonstrate the successes and achievements of its 60 Inductees. The theme will be: If you can DREAM it, you can DO it.

Four local men and women will be inducted into this prestigious society including our first woman Inductee. All four inductees are local business men and women who grew up in the Club and have given back in numerous ways. The inductees are:

Brian Mitchell of North Andover. Brian was raised on Tower Hill in Lawrence and has been involved in numerous charitable organizations within the Merrimack Valley. He is the President and CEO of Polychromix in Wilmington.

Radhames Nova of Salem, New Hampshire. Radhames is the Planned Giving Associate for Fidelity Investments Charitable Services in Boston and previously was the Development Director for the Boys & Girls Club.

Raquel A. Nova of Methuen. Raquel will be the first woman inducted into the Hall of Fame. She is the current Director of Education at the Boys & Girls Club of Lawrence and is the sister of Radhames Nova also being inducted this evening.

Robert Sheehan of Methuen. Bob grew up in South Lawrence. He is a former alum of the Club and continues to volunteer at the Club. He is the Owner of Sheehan Towing, LLC.

Tickets are \$35.00 each which includes dinner. Advertising opportunities to congratulate Inductees are available beginning at \$100. Please contact Stephanie Bryan, Special Events Coordinator at the Boys & Girls Club. Information is also available on the Club's website: www.lawrencebgc.com.

The Boys & Girls Club of Lawrence opened its brand new facility on 136 Water Street in November, 2006. The programs at the Club are divided into 6 core program areas; Character & Leadership, Education & Career Development, The Arts, Sports & Fitness, Health & Life Skills and Special Programs. From homework help, career development, nutrition training, fitness, dance, and a multitude of skill development programs, the kids of the Club are part of a well rounded and designed program. This level of programming requires the generosity of the community to ensure that we can continue to deliver programs to the kids of Lawrence. For information on how to get involved, contact Kathy Boshar at 978.683.2747 x 118.

ATTENTION STUDENTS, FACULTY AND STAFF!

Academic Advising will be hosting its Annual Transfer Day on BOTH the Haverhill AND Lawrence campuses free for Northern Essex students and the general public. In Haverhill, the event will take place on Wednesday, October 24, from 10:00 a.m. - 1:00 p.m. in the Library Conference Area, and over 40 colleges and universities will be participating.

In Lawrence, the event will be held on Wednesday, October 31, from 10 a.m. to 1 p.m. in the Atrium at 45 Franklin Street.

Our Transfer College Day will highlight transfer opportunities for both full-time and part-time students.

PASTA DINNER BENEFIT TO SUPPORT FOSTER KIDS

Hosted by Sons of Italy, Funds Raised will Support Needs of Local Foster Children

The Sons of Italy, Lodge 902, will be sponsoring a pasta dinner for the Foster Kids in the Merrimack Valley, a non-profit organization dedicated to serving the needs of foster children in the local area, November 2, 2007 from 5:30 to 7:00 p.m. Adults \$10, Children under 5: \$5.00.

The proceeds of this fundraiser will go directly towards supporting programs by the Foster Kids of the Merrimack Valley's including the Annual Christmas Party, Financial Assistance Review Board, Scholarships, and more. More information on these programs can be found at www.fosterkidsmv.org.

Tickets are on sale now. For more information, please contact Larry Giordano, Founder of Foster Kids of the Merrimack Valley, Inc at (978) 683-2220, email: larry.giordano@fosterkidsmv.org.

Make checks payable to Foster Kids of the Merrimack Valley. Mail-in your ticket donation and/or tax-deductible contributions to Larry Giordano, Foster Kids of the Merrimack Valley, 76 Bonanno Court, Methuen, MA 01844.

CLASIFICADOS

SE VENDE ARCHIE'S PLACE
 Después de 27 años, por motivo de enfermedad, se vende popular tienda de regalos y joyería. No pierdas la oportunidad de comenzar tu propio negocio o crecer el que ya tienes. ¡Todo se tiene que ir! Artículos, vitrinas, muebles, caja fuerte, mostradores, etc. Llama hoy para más información al (978) 273-8084. Precio de oportunidad.

Smoking Cessation Program at Caritas Holy Family Hospital
 If you or someone you know are ready to quit smoking, we can help. Caritas Holy Family Hospital is offering an 8-week smoking cessation program beginning Monday, October 29 through Monday, December 17. Classes will be held each week from 7:00 to 9:00 pm. Participants are asked to pay \$25 at the first session. At the end of the program, all individuals who complete the class have the option to donate the \$25 to the hospital or be reimbursed.
 Devote just a few hours one night a week and make a lifetime change for the better. For additional information and to pre-register, please call 978-687-0156, ext. 2301. But don't wait, space is limited.

Book donations needed!
 The Lawrence YMCA's child care center is in need of new and gently-used books (for preschool to middle-school students). Donations can be brought to the Lawrence YMCA, 40 Lawrence Street. For more information: 978-686-6191.


HOMewood SUITES
 Hilton.
 35 Middlesex Turnpike
 Billerica, MA 01821
 Tel. #978-670-7111
 ESTAMOS EMPLEANDO AHORA HOUSEKEEPERS TIEMPO COMPLETO NO SE NECESITA EXPERIENCIA LO ENTRENAREMOS IMPRESCINDIBLE TRABAJAR LOS FINES DE SEMANA OFRECEMOS GRANDES BENEFICIOS SALARIOS COMPETITIVOS PUEDE APLICAR ELECTRÓNICAMENTE A HILTONFAMILYJOBS.COM

Letters to the Editor
 Rumbo
 315 Mt. Vernon Street
 Lawrence, MA 01843
 Email: rumbo@rumbonews.com
 Letters must be less than 300 words in length. Please send a telephone number or email address by which we may confirm the sender.

JOB POSTINGS

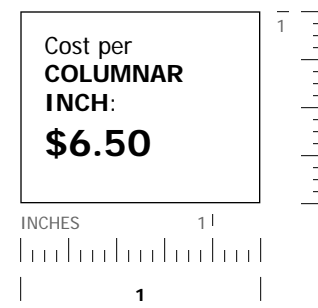
HELP WANTED?
Let our readers be your next hire!

Find out how cost effective it would be to tell our readers that you are hiring. Rumbo is a bilingual (English-Spanish) newspaper distributed effectively all around the Merrimack Valley. Seventeen Thousand copies are printed every month assuring you a successful advertising campaign.

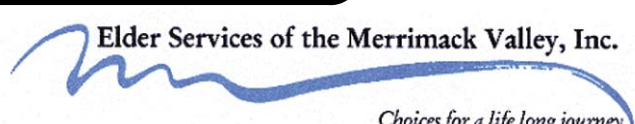
Let us work with you to get your next employee. Call Alberto Surís at 978.794.4744 or visit our website (rumbonews.com) for more information (click where it says "Your Ad in Rumbo").

Cost per COLUMNAR INCH:
\$6.50

rumbonews.com



VOLUNTARIOS


 Elder Services of the Merrimack Valley, Inc.
Choices for a life long journey

Elder Services of the Merrimack Valley (Servicio a los ancianos del Valle de Merrimack) está activamente reclutando voluntarios para un número de programas y servicios relacionados con la asistencia a ancianos en el Valle de Merrimack.

NECESITAMOS VOLUNTARIOS PARA:

- Llevar a ancianos a sus visitas al médico.
- Trabajar como acompañantes en la casa.
- Ir de compras y/o hacer mandados tales como recoger medicinas de la farmacia.
- Aconsejar a los ancianos sobre las opciones de seguro de salud
- Abogar por los residentes de casas de asilo

Disponibilidad de reembolso por millas recorridas. Proveemos orientación, entrenamiento y constante apoyo.

Elder Services of the Merrimack Valley es una agencia privada sin ánimo de lucro. Su misión es la de crear programas y servicios que los dé fuerza a adultos para que permanezcan seguros e independientes en sus propios hogares y comunidades por el mayor tiempo como sea posible. Anualmente, más de 20,000 ancianos a través de 23 ciudades y pueblos del Valle de Merrimack reciben asistencia de varios programas ofrecidos por Elder Services. Nuestras oficinas están convenientemente localizadas en Lawrence, en el 360 de la Calle Merrimack.

PARA MÁS INFORMACIÓN, FAVOR DE LLAMAR AL 800-893-0890, EXT. 445 Ó 463 A NUESTRO PROGRAMA DE VOLUNTARIOS. SE ALEGRARÁ DE HABERLO HECHO.



CREDIBLE & CONFIDENTIAL INVESTIGATIONS

Harry Maldonado
 DETECTIVE
 Tel: (978) 815-2453
 EMAIL: HMPDSERVICE@YAHOO.COM

¿COMO UTILIZARÍAS ESTE ESPACIO?
 Si pensaba que un anuncio pequeño no funciona, esta es la prueba de que estaba equivocado. Este pequeño anuncio ha logrado llamarte la atención y ya le ha dedicado unos segundos de tu tiempo. Los lectores de Rumbo podrían estar leyendo sobre sus productos y/o servicios. El costo del anuncio no es un secreto ni envuelve trucos de venta. Este lo podrás calcular con la guía que aparece debajo. ¿Qué pondrías tú en este espacio? Comunícate con Alberto al (978) 794-5360.

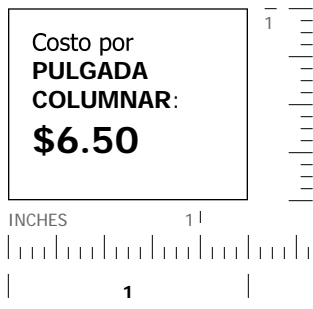
www.periodicorumbo.com

\$6.50	\$6.50
\$6.50	\$6.50

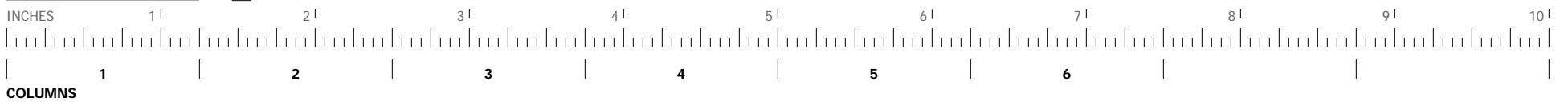
Do the Math!
 Do you have a product and/or service to advertise? Let Rumbo readers be your potential customers! If you are able to advertise your product and/or service on the FOUR columnar inches shown on the left, it will not cost you a fortune. Do the Math! Keep in mind, this is a small yet effective ad, you are reading it!

¿Cuanto costaría mi anuncio en Rumbo?

Costo por PULGADA COLUMNAR:
\$6.50



Ya se sabe...
Rumbo se lo cuenta a TODOS!
DEPARTAMENTO DE VENTAS 978.794.5360





Making A Difference

Kids Come First

**Greater Lawrence
Family Health Center's
Annual Celebration**

**Thursday
November 8, 2007
6-10 PM**

**Tewksbury
Country Club**

**Call 978-722-2870
for tickets or more
information**

