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EDICIÓN NO. 419L • The BILINGUAL Newspaper of the Merrimack Valley

Edición Local: (MA) Lawrence, Methuen, Haverhill, Andover & North Andover

**Beyond Soccer
in Lawrence** |⁷

4th Annual In Pink Benefit



Buffet Brunch & Fashion Show

|²

L/r- Candy O'Terry and Mirtha Matos are all smiles after the event success held Saturday, October 19th, 2013 at Andover Country Club. O'Terry is the morning Co-host & On-Air personality of MAGIC 106.7 FM and was the event keynote speaker. Matos is Mammography Coordinator for the New Balance Foundation Imaging Center at GLFHC since it opened five years ago.

Conclusiones y notas sobre la actual campaña electoral (2da parte)

|⁶

Conclusions and notes on the current election campaign (Part 2)

|⁶

Día de Fiesta en la Estación Central

|¹⁴

Bien alto, en la punta de la escalera está el Bombero Ricky Mendonca. Él hizo una demostración de seguridad en el peligroso trabajo que los bomberos llevan a cabo cada vez que hay una emergencia en la ciudad.

Fun Day at Central Fire Station

|¹⁴

Way up at the tip of the ladder is Firefighter Ricky Mendonca. He made a demonstration of safety on the dangerous work firefighters perform on a daily basis any time there is an emergency in the city.



YMCA: Espacio disponible, cuidado de niños / Daycare openings available- |¹²

02 EDITORIAL**04 DALIA DÍAZ****19 DIRECTORIO****20 CLASIFICADOS****22 CALENDARIO**

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Cuarto desayuno anual en beneficio de In Pink

Buffet Brunch & Desfile de Modas

Por Alberto Suris

Más de 300 personas asistieron al cuarto desayuno y desfile de modas anual del Lawrence Family Health Center In Pink el pasado sábado, 19 de octubre que se llevó a cabo en el Andover Country Club. Todas las ganancias del beneficio van a apoyar el New Balance Foundation Imaging Center del GLFHC. Candy O'Terry fue la oradora principal del evento.

Todos los asistentes estaban familiarizados con el nombre de Candy O'Terry. Ella es la co-anfitriona y personalidad en el aire de MAGIC 106.7 FM en la mañana, pero ella no estaba allí para jactarse de sus logros. Ella no estaba allí para decir que ella es una cantante/compositora, actriz de cine y televisión consumada. Ella no estaba allí para hablar de que ella en el 2012 recibió el Premio Comunicador de Excelencia y que es la presidenta y co-fundadora de Mujeres en los Medios de Comunicación y Entretenimiento de Boston, sólo por mencionar algunos.

O'Terry estaba allí para contar una historia personal; una historia que no había sido escuchada antes de ella.

La historia trata sobre una joven que descubre, a través de una enfermera, que su madre se estaba muriendo de cáncer de



Mark Lemay, Communications Manager of Greater Lawrence Family Health Center and MC of the event.

POR FAVOR VEA IN PINK
CONTINÚA EN LA PÁGINA 4

4th Annual In Pink Benefit Buffet Brunch & Fashion Show

By Alberto Suris

More than 300 hundred people attended Greater Lawrence Family Health Center's In Pink Brunch and Fashion Show last Saturday, October 19th held at Andover Country Club. All proceeds from the benefit will support the New Balance Foundation Imaging Center at GLFHC.

Candy O'Terry was the event keynote speaker.

Everybody in attendance was very familiar with the name Candy O'Terry. She is the morning co-host & on-air personality of MAGIC 106.7 FM, but she wasn't there to boast about her accomplishments. She wasn't there to tell us that she is a consummate singer/songwriter, television and film actress. She wasn't there to mention that she is the 2012 recipient of the Communicator Award of Excellence for Major Market Radio Personality and is the President and co-founder of Boston Women in Media & Entertainment, just to mention a few.

O'Terry was there to tell a personal story; a story not heard before from her.

The story is about a young girl finding out from a nurse that her mother was dying of breast cancer. "Your mom won't make it by tomorrow," the nurse told the teenager girl, while taking her hand and putting on the left side of her chest. The girl noticed

that the nurse had a breast missing. "I'm a breast cancer survivor. Some of us are lucky but your mom won't survive. That teenager girl was me," said O'Terry sobbing. By then, there was not a dry eye in the room filled largely by cancer survivors.

Taking control of herself, O'Terry explained that instead of crossing her arms in resignation, she decided to live an active life and make the difference. Today, she serves as the spokesperson for the American Cancer Society's Making Strides Against Breast Cancer.

A year after opening the New Balance Foundation Imaging Center, GLFHC initiated the first and only Spanish-speaking breast cancer support group in the Merrimack Valley. The facilitators use the Spanish version of the American Cancer Society's I Can Cope Series as a guide to biweekly meetings for women living with breast cancer.

These sessions are free and open to anyone, not just Health Center patients. With nearly 100 women diagnosed with breast cancer as a result of screenings at the Imaging Center, the I Can Cope support

BRUNCH
CONTINÚA EN LA PÁGINA 5

EDITORIAL | EDITORIAL

Somos pequeños pero atrevidos

Lawrence es una pequeña ciudad de menos de 7 millas cuadradas. Dentro de sus paredes han ocurrido hechos históricos que han conmovido a la ciudad, el estado, la nación y hasta el mundo entero.

Después de la construcción de la Gran Presa de piedra para aprovechar la energía del agua del Río Merrimack, el 1 de agosto de 1845, la Compañía Essex comenzó a vender la energía del agua para las varias fábricas que brotaron junto al río. La ciudad recién fundada llamada Lawrence se convirtió en la joya del Estado. En consecuencia, miles de inmigrantes inundaron los Estados Unidos en la segunda mitad del siglo 19, provenientes de casi todas las naciones de Europa, hasta el punto de que ha tenido más inmigrantes de una mayor variedad de países en el mundo per cápita que cualquier otra ciudad de su tamaño en la Tierra.

Los inmigrantes trajeron su cultura y tradiciones que hacen de esta una ciudad tan rica y afortunadamente todavía celebramos sus fiestas. La Fiesta de los Tres Santos entra en su año 91, y el festival de St. Anthony's Mahrajan ya celebró 40 años, coincidiendo ambos en el fin de semana del Día del Trabajo, un producto de la huelga de The Bread and Roses en 1912 también conocida como la huelga textil de Lawrence, una de las acciones laborales más importantes de la historia americana.

Hace más de 60 años, las potentes máquinas de las fábricas quedaron en silencio dejando a Lawrence una ciudad casi desierta después que miles de habitantes se mudaron los edificios quedaron abandonados hasta que inversores llegaron con nuevas ideas, convirtiendo los históricos edificios en viviendas, salones de clase, oficinas, etc. que se están llenando de nuevos inmigrantes, esta vez de Centro y Sur América y el Caribe.

Estos nuevos estadounidenses trajeron su cultura y tradiciones creando sus propios festivales con Semana Hispana siendo el más viejo con 35 años de edad. Acabamos de celebrar la 8^a Feria Internacional del Libro, un festival de tres días con autores que residen en diferentes partes del mundo que convergieron en Lawrence para compartir sus experiencias.

Es nuestra responsabilidad hacer todo lo posible para continuar apoyando a las tradiciones que encontramos cuando llegamos y también apoyando las nuevas. Recuerde, estamos escribiendo una nueva historia de Lawrence. ¡Ponga su granito de arena para que sea una buena!

We are small but daring

Lawrence is a small town of less than 7 square miles. Within its walls many historical events have occurred that moved the city, the state, the nation and even the world.

After the construction of the Great Stone Dam to harness the Merrimack River's water power, on August 1, 1845, The Essex Company began selling the water power to the several mills sprouting alongside the river. The newly formed city called Lawrence became the jewel of the State. Consequently, thousands of immigrants flooded into the United States in the mid to late 19th century, from almost every nation in Europe to a point that it has had more immigrants from a greater variety of countries in the world per capita, than any other city of its size on Earth.

Those immigrants brought their culture and traditions that make this city so rich and fortunately we still celebrate their festivals. The Feast of the Three Saints going into its 91st year strong, and the 40-year-old St. Anthony's Mahrajan Festival, both around the Labor Day, coincidentally, a product of The Bread and Roses Strike of 1912 also known as the Lawrence textile strike, one of the more important labor actions in American history.

Over 60 years ago, those powerful machines went silent leaving Lawrence a struggling city after thousands of inhabitants moved out, buildings remained abandoned until new investors came in with new ideas, converting those historic buildings into housing, classrooms, offices, etc. that are being filled with new immigrants, this time from Central and South America and the Caribbean.

These new Americans brought their culture and traditions creating their own festivals with Hispanic Week being the oldest now 35 years old. We just celebrated the 8th International Book Fair, a three day festival with authors residing in different parts of the world converging in Lawrence to share their experiences.

It is our responsibility to do everything in our power to continue supporting the traditions that we found when we arrived and also supporting the new ones. Remember, we are writing a new history in Lawrence. Let's do our part and make it a good one!

Rumbo

The BILINGUAL Newspaper of the Merrimack Valley

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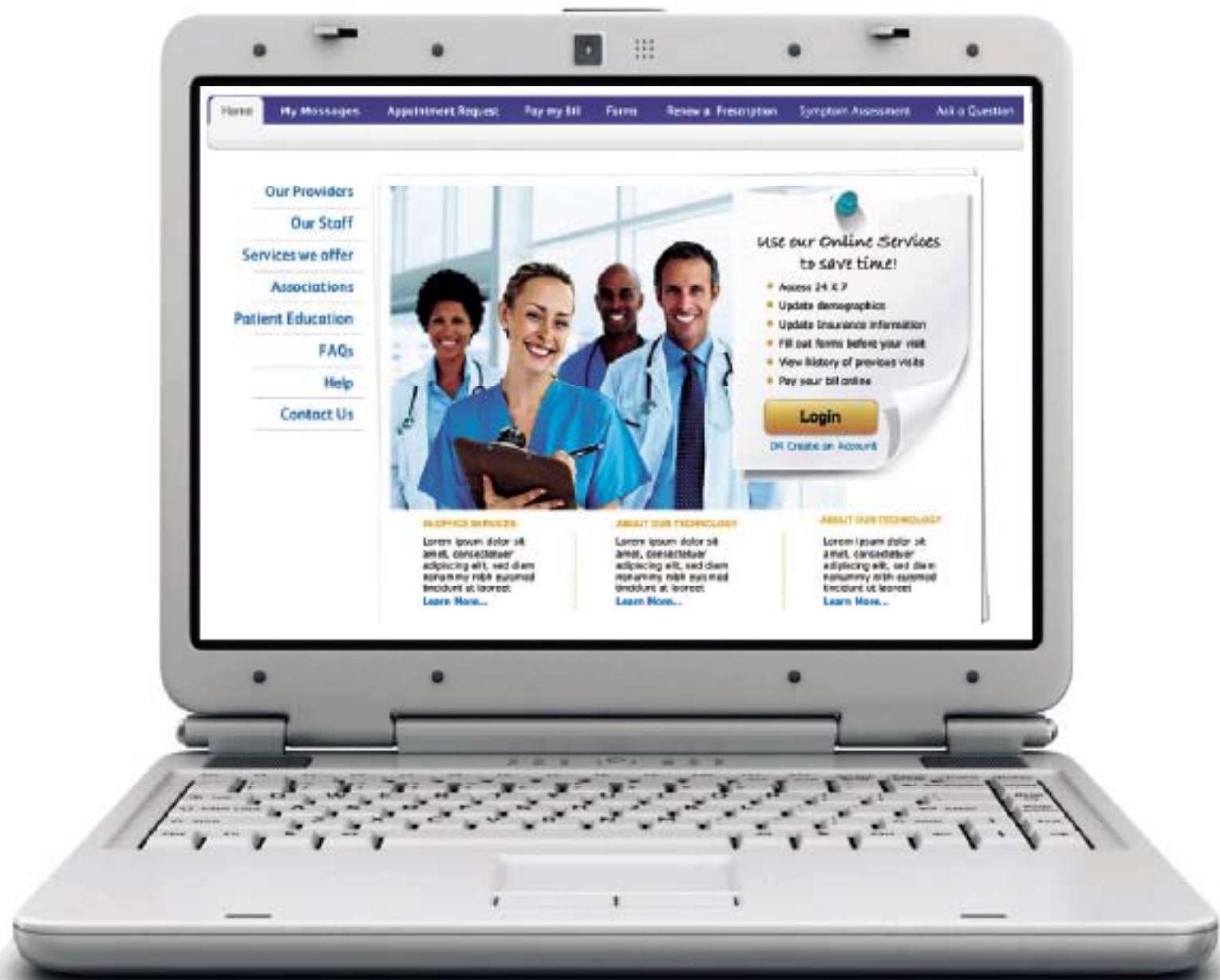
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CONTINÚA DE LA PAGINA 2

IN PINK

mama. "Tu mami no llegará a mañana", le dijo la enfermera a la niña adolescente, poniendo la mano de la niña en el pecho de la enfermera. La niña notó que a la enfermera le faltaba un seno. "Yo tuve cáncer del seno le dijo. Algunas de nosotras tenemos suerte, pero tu mami no va a sobrevivir. Esa chica adolescente era yo", dijo O'Terry sollozando. Para ese entonces, no había un ojo seco en la sala llena en gran parte de una gran asistencia de sobrevivientes de cáncer.

Tomando el control de sí misma, O'Terry explicó que en vez de cruzar los brazos con resignación, decidió llevar una vida activa y hacer la diferencia. En la actualidad, se desempeña como portavoz de American Cancer Society's Making Strides Against Breast Cancer. (Sociedad Americana del cáncer avanzando contra el cáncer del seno).

Un año después de la apertura de New Balance Foundation Imaging Center, GLFHC inició el primer y único grupo de apoyo para el cáncer de mama de habla española en el Valle de Merrimack. Los facilitadores usan la versión española de la Sociedad Americana del Cáncer I Can Cope Series como guía para las reuniones quincenales para las mujeres con cáncer de mama.

Estas sesiones son gratuitas y abiertas a cualquier persona, no sólo a los pacientes del Centro de Salud. Con cerca de 100 mujeres con diagnóstico de cáncer de mama como resultado de proyecciones en el Centro de Imagen, el grupo de apoyo de I Can Cope tiene actualmente más de 50 mujeres que participan en sus actividades. Algunos de los temas explorados incluyen la gestión de los efectos de la enfermedad y el tratamiento, manteniéndose bien en cuerpo y espíritu, y comunicar preocupaciones y sentimientos. De los eventos especiales y oradores invitados a los programas de ejercicios acuáticos y terrestres, I Cope (Yo puedo) crea un fuerte vínculo entre un grupo de mujeres que comparten un momento difícil en sus vidas y dependen unos de otros para la ayuda real.

Debido a que muchas de estas mujeres están atravesando tratamientos e incurren en gastos que no están cubiertos por el seguro médico, GLFHC ha creado el I Can Cope Fondo Discrecional, que ayuda a pagar por los productos de la mastectomía y accesorios, así como los costos de



Selecting a donation, from left, Laura Jimenez, Elaine Gomez, Pierina Cabrera and Damaris Madera.

transporte a las citas médicas, sesiones de tratamiento, y apoyo a las reuniones de grupo. Todas las ganancias de IN PINK van a apoyar el I Can Cope Fondo Discrecional. Su generosidad ayuda al GLFHC a levantar el ánimo y restaurar la salud de las mujeres que participan en el programa.

Modelo: Alisson Rodriguez. Alinsson resides in Lawrence since 1997. She is very cheerful and a friendly person, she feels she can make friends very easily. In 2010 Alinsson was diagnosed with invasive ductal carcinoma breast cancer. She states that since she received the diagnosis her life has changed and started the fight the disease. She has been stronger and more mature ever since. Alinsson still has the strength to support and give encouragement to other friends who are going through the same ordeal.



Making a bid, from left, Helen Phillips, Senior Systems Applications Analyst and Donna Rivera, GLFHC Senior Vice President of Community Programs.



Choosing an item to bid on are Martha Velez and Vilma Lora.

ANUNCIO PAGADO

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ANUNCIO PAGADO

CONTINUE FROM PAGE 2

BRUNCH

Group of cancer survivors with Martha Medina, center, Lawrence Council On Aging Program Administrator. They are not necessarily in order, Francis Diaz, Maria Padilla, Cequela Pastrano, Leonides Gomez, Buenaventura De Jesus, Beverly Myers and Adela De Los Santos.

group currently has more than 50 women participating in its activities. Some of the topics explored include Managing the Effects of Illness and Treatment, Keeping Well in Body and Spirit, and Communicating Concerns and Feelings. From special events and guest speakers to water and land-based exercise programs, I Can Cope creates a strong bond among a group of women who share a difficult time in their lives and rely on each other for real support.

Because so many of these women are undergoing treatment and incurring expenses not covered by health insurance, GLFHC has created the I Can Cope Discretionary Fund, which helps pay for post mastectomy products and fittings as well as transportation costs to medical appointments, treatment sessions, and support group meetings. All proceeds from the IN PINK Benefit will support the I Can Cope Discretionary Fund. Your generosity in giving helps GLFHC lift the spirits and restore the health of women in the program.



Robert Ingala, GLFHC President and Chief Executive Officer with Board Members Delia Duran and Solange Acevedo.



Robert Ingala, GLFHC President and Chief Executive Officer with Lorraine Patton, Vice President of Development and Marketing. At the event, Ingala announced Lorraine Patton's retirement.



Modelo: Jovannia Husband, Sr. Payroll Administrator GLFHC and proud daughter of a cancer survivor mother.



Modelo: Diana Cruz, 7-1/2 year as Medical Assistant at GLFHC.



Modelo: Ana Karina Lizardo, Patient Services Representative, GLFHC.



Modelo: Julia McDonald, M.D. Resident Physician, GLFHC.

Conclusiones y notas sobre la actual campaña electoral (2da parte)

Por Ismael Rondón

I.- Dos grandes sorpresas.

Las Elecciones Preliminares del 17 de septiembre pasado cumplieron su cometido de despejar el camino y polarizar la carrera por la alcaldía entre dos candidatos. Sin embargo, las cosas no salieron como muchos esperaban, y los resultados han traído grandes sorpresas, como es el caso del gran apoyo popular con el que todavía cuenta el actual alcalde y candidato a la reelección William Lantigua, y el paso a las finales del 5 de noviembre del Concejal Dan Rivera en vez del Representante Estatal Marcos Devers.

- **Lantigua está más fuerte de lo que se creía.**

Al parecer, los rumores sobre una posible acusación federal, las acusaciones formales sobre algunos de sus colaboradores más cercanos, los escándalos personales y los ataques incessantes de sus más fervientes detractores, no le han hecho mella a la popularidad de Lantigua o, a lo sumo, le han hecho muy poca. El alto porcentaje de votos obtenido en los pasados comicios, que ha causado gran preocupación en las filas de la oposición, demuestra que su liderazgo sigue intacto y que no sólo es el hombre a vencer el 5 de noviembre –algo que nadie ha dudado en ningún momento-, sino que tiene amplias posibilidades de quedarse en

el puesto.

Después de cuatro años al frente de la ciudad, en los que ha logrado mantener unidos en torno a sí a todos sus correligionarios y a los sectores que tradicionalmente le han apoyado, al tiempo que ha estructurado una poderosa maquinaria propagandística electoral, Lantigua luce casi invencible; todo un Goliah sin un David a la vista que frustre sus aspiraciones de permanecer cuatro años más en la oficina 309 del 200 de la calle Common.

- **Dan Rivera es el líder de la oposición.**

En unas primarias caracterizadas por la presencia de un solo candidato no hispano y la ausencia de propuestas concretas de solución a los problemas que afectan a la ciudad, sólo la victoria de Rivera sobre sus homólogos candidatos opositores rivaliza con la gran sorpresa de la fortaleza de Lantigua. El joven político en ascenso, que actualmente funge como concejal por toda la ciudad, alcanzó el segundo puesto, dejando atónitos incluso a los miembros de la campaña oficialista, que daban por hecho que el pleito para el día cinco del mes once ya estaba casado entre los permanentes rivales de la política local: Marcos Devers y William Lantigua.

Es sobre Rivera, que se asoma a la contienda cual nuevo gallo que emerge en el gallinero, afinando su canto e intentando hacerse escuchar, sobre quien recae la importante responsabilidad de representar a los insatisfechos con el trabajo que viene realizando Lantigua para sacar a la ciudad de la precaria situación en que la dejaron sus predecesores. No cabe dudas que tiene por delante una labor ciclópea; mas a juzgar por los resultados de los recientes comicios y su plataforma de campaña, parece que él está a la altura de las circunstancias, ya que sin sonar mucho en los medios y con una estrategia muy distinta a la de sus pares, ha logrado posicionarse como el candidato con más arraigo entre los electores disidentes.

II.- El cambio es más radical.

A pesar de la gran popularidad con que aún cuenta Lantigua, evidenciada por la obtención de casi el 48% de los votos válidos emitidos, no cabe duda que hay considerable cantidad de electores que está en desacuerdo con la forma en que presentes autoridades vienen haciendo las cosas. Las diferentes campañas, incluyendo la reelecciónista, comunicadores y versados en política local, están conscientes de esa realidad; razón por la que, acertadamente, los candidatos opositores la hicieron la piedra angular de sus aspiraciones, mientras que la campaña del candidato a la reelección, desde muy temprano, comenzó a restarle mérito a las críticas y a descalificar al adversario más popular en los medios.

Sin embargo, aunque estaban en lo correcto al creer que son muchos los ciudadanos inconformes, se equivocaron en cuanto a la magnitud del cambio que éstos desean. La obtención del segundo lugar en las elecciones preliminares de septiembre pasado por parte de Dan Rivera, que se postula para alcalde por primera vez, y el bajo porcentaje de votos obtenido por Marcos Devers, quien actualmente es representante estatal y se ha postulado a la posición en varias ocasiones sin éxito –e incluso la ha ocupado interinamente-, nos hace concluir que el cambio que anhelan los que desaprueban la labor de Lantigua es más grande... más profundo de lo que se creía.

Cabe destacar aquí, que Rivera se mantiene en su escaño en el concejo municipal por segundo período consecutivo a pesar de no contar con el apoyo de Lantigua en las últimas elecciones. Las diferencias políticas entre ambos, que ahora son rivales para las elecciones definitorias del 5 de noviembre, se han agudizado últimamente, sobre todo a raíz de su discrepancia entorno a la distribución de los recursos consignados en el presupuesto para el presente año fiscal; Rivera no aprobó el proyecto presentado por Lantigua e hizo todo lo posible para que sus colegas hicieran lo propio.

Conclusions and notes on the current election campaign (Part 2)

By Ismael Rondon

- **I. - Two big surprises.**

The Preliminary Election last September 17 served their purpose to clear the way and polarize the mayoral race between two candidates. However, things did not go as many expected, and the results have brought surprises, such as the great popular support the current mayor and candidate for reelection William Lantigua still has, and Councilor Dan Rivera's passage to the November 5 instead of State Representative Marcos Devers.

- **Lantigua is stronger than previously believed.**

Apparently, rumors about a possible federal indictment, the indictments of some of his close collaborators, personal scandals and incessant attacks of his most ardent detractors have not made a dent on Lantigua's popularity or, at most, very little. The high percentage of votes obtained in the last elections, which has caused great concern in the ranks of the opposition, shows that his leadership is still intact and that not only is the man to beat the November 5 - something no one has doubted for a moment, but has ample opportunities to stay in office.

After four years at the helm of the city, he has managed to keep united his supporters and sectors that traditionally have supported him, while structuring a powerful electoral propaganda machine, Lantigua looks almost invincible; as Goliah without a David in sight to frustrate his aspirations to stay four more years in office 309 of 200 Common Street.

- **Dan Rivera is the leader of the opposition.**

In a primary characterized by the presence of a single non-Hispanic candidate and the absence of concrete proposals for solutions to the problems facing the city, only Rivera's victory over other opposition candidates rivals the big surprise of Lantigua's strength. The rising young politician, who currently serves as a councilman for the city, reaching second place, stunned even the members of the official campaign, which had taken for granted that the fight on November 5th was a given between permanent local political rivals: Marcos Devers and William Lantigua.

Rivera is emerging as the new cock in the henhouse, honing his singing and trying to be heard, and the important responsibility of representing dissatisfied with the work being done by Lantigua to get to the city out of the precarious situation where their predecessors left it. There is no doubt that he faces a Herculean task, but judging by the results of recent elections and campaign platform, it seems he is able to rise to the occasion, because without sounding a lot in the media and a strategy very different from his peers, has established itself as the candidate most voters root for among

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PLEASE SEE CONCLUSIONS

CONTINUES ON PAGE 12

Columbus Day Weekend Tournament



Por 19 niños y niñas de Beyond Soccer, el fin de semana de Columbus Day fue mucho más que un fin de semana largo.

Gracias a la generosidad de nuestros vecinos (las Asociaciones de Fútbol de North Andover y Methuen), el equipo de chicos Strikerz recibió por primera vez su invitación para viajar y participar en un torneo y tres jugadores del equipo de niñas Lawrence Her'ricanes redondeado el escuadrón de Methuen.

El torneo fue eléctrico, con más de 150 equipos participantes. El impresionante y agotador juego de "round robin" de los Strikerz contra North Andover, Wilmington y North Reading les clasificó para las semifinales del lunes. El enfrentamiento semifinal a las 7:30 am fue muy exigente, con densa niebla de la mañana y un competidor muy animado, pero terminó en una victoria para Lawrence después de dos períodos suplementarios. Sólo una hora después los Strikerz se enfrentaron al formidable equipo de North Reading en las finales. Se quedaron cortos, perdiendo 3-2 pero presionaron al goalie de North Reading hasta el silbido final.

Jarelle, Joseiry y Celia también hicieron una gran impresión en el equipo U14 de Methuen, que también fue clasificado para las semifinales a las 7:30 de la mañana del lunes. Joseiry incluso fue reconocida por sus compañeros de equipo y entrenadores con el premio deportivo tras el 3er partido de "round robin". No podría haber sido adjudicado a una niña más merecedora.

Experiencias como éstas son tan importantes para nuestros jóvenes. Se les ofrece la oportunidad de conectarse y compartir experiencias con otras personas fuera de la ciudad. También tuvimos más de 40 madres, padres, hermanos, amigos, tíos, tías y primos animándolos a cada paso. Lawrence puede estar muy orgullosa. Estos niños son ejemplo el trabajo en equipo, el corazón y la comunidad. ¡Y en el proceso se están convirtiendo en buenos jugadores de fútbol también!

Si usted desea aprender más acerca de los programas de Beyond Soccer, por favor visite nuestro sitio web o página de Facebook.



Jarelle, Joseiry y Celia



For 19 Beyond Soccer boys and girls, Columbus Day Weekend was much more than a long holiday weekend

Thanks to the generosity of our neighbors (North Andover and Methuen Soccer Associations), the boys Strikerz team received their first-ever travel tournament invitation and three players from the Lawrence Her'ricanes rounded out a Methuen girls tournament squad.

The tournament setting was electric, with more than 150 participating teams. The Strikerz' impressive and grueling round robin play against North Andover, Wilmington and North Reading qualified them for the semi-finals on Monday. The 7:30 a.m. semi-final showdown was very challenging, with dense morning fog and a spirited competitor, but ended in a Lawrence victory after two overtime periods. Only one hour later the Strikerz faced a formidable North Reading team in the finals. They came up short, losing 3-2 but pressured the North Reading goalie until the final whistle.

Jarelle, Joseiry and Celia also made a great impression on the U14 Methuen team, which also qualified for the semi-finals at 7:30 Monday morning. Joseiry was even recognized by teammates and coaches with the sportsmanship award following the 3rd round robin match. It could not have been awarded to a more deserving kid.

Experiences like these are so important for our young people. It provides them with opportunities to connect and share experiences with others outside city lines. We also had more than 40 moms, dads, siblings, friends, aunts, uncles and cousins cheering them on every step of the way. Lawrence, you would have been very proud. These kids exemplify teamwork, heart and community. They are getting really good at soccer too!

If you want to learn more about Beyond Soccer programs, please visit our website or Facebook page.

Practical Money Matters

No deje de aprovechar los beneficios fiscales

POR/BY JASON ALDERMAN
www.twitter.com/PracticalMoney



Si alguien le dijera que hay una forma de ahorrarse cientos, o incluso miles, de dólares en impuestos simplemente tomándose unos minutos para revisar sus documentos y beneficios fiscales, ¿no le sonaría como uno de esos engaños publicitarios de la TV nocturna? Pues no es.

Todavía tiene un par de meses para ajustar los beneficios que le ofrece su empleador y aprovechar algunas de las deducciones fiscales que lo harán sonreír el próximo 15 de abril.

Estas son algunas estrategias a tener en cuenta:

Plan 401(k). Si todavía no ha agotado sus aportes para 2013, pregunte a su empleador si puede aumentar sus aportes de su plan 401(k) por el resto del año. La mayoría de las personas puede aportar hasta \$17.500 en 2013, más un adicional de \$5.500 si tienen más de 50 años.

Si sus aportes son antes de impuestos, sus ingresos imponibles se reducen, lo que a su vez reduce sus impuestos. Si aporta después de deducir impuestos, pagará impuestos sobre el monto ahora, pero el valor

total de la cuenta, incluyendo los intereses obtenidos con los años, no será imponible cuando se retire. De cualquier modo, si su empleador le ofrece aportes compensatorios (básicamente, dinero gratis), usted debería aportar lo suficiente como para aprovechar al máximo esa compensación.

Cuentas de gastos flexibles (FSAs). Si participa de alguna cuenta FSA para gastos médicos o de dependientes ofrecida por su empleador que le permita usar dólares antes de impuestos para pagar ciertos gastos elegibles, asegúrese de gastar todo el saldo antes del plazo anual del plan (a veces se extiende hasta 75 días del año siguiente); de lo contrario, perderá el saldo restante. Si cree que le quedará un saldo sin utilizar, vea qué gastos de 2014 podría pagar antes del 31 de diciembre de 2013.

Puede usar su cuenta FSA de gastos médicos para pagar copagos, deducibles e implementos médicos (ej. anteojos, lentes de contacto y correctores dentales). Nota: Con excepción de la insulina, los medicamentos de venta libre solo son elegibles con receta del médico.

Contribuciones benéficas. Si planea detallar sus deducciones este año, las contribuciones benéficas realizadas a organizaciones aprobadas por el IRS antes del 31 de diciembre de 2013 suelen ser deducibles de impuestos. Si tiene un dinero extra y quiere pagar menos impuestos en

2013, puede hacer ahora las contribuciones que habría hecho en 2014.

Donaciones. La mayoría de las personas jamás llegarán al límite de exención fiscal por donaciones de \$5,25 millones en su vida —por encima del cual habría que pagar un impuesto del 40 por ciento. Pero, si se siente generoso, recuerde que si ofrece donaciones por más de \$14.000 este año, deberá presentar una Declaración Fiscal de Donaciones junto con su declaración fiscal federal, aunque no necesariamente deba pagar ningún impuesto por ese monto. (Los matrimonios que presentan declaraciones conjuntas pueden donar \$28.000 por receptor).

Conversión a la cuenta Roth IRA. Las personas con cualquier nivel de ingresos pueden convertir una parte o la totalidad de sus cuentas IRA tradicionales o planes 401(k) de ex empleadores en una cuenta Roth IRA. Con una cuenta Roth IRA, usted paga impuestos ahora, pero acumulará

ganancias futuras libres de impuestos. Si todavía le falta mucho para retirarse o si cree que la tasa del impuesto a las ganancias cuando se retire será mayor a la actual, esta conversión podría ser conveniente.

No obstante, recuerde que los saldos convertidos (para ahorros antes de impuestos y sus ganancias) se suman a sus ingresos imponibles y, por lo tanto, aumentan sus impuestos y posiblemente tenga que pasar a otra categoría fiscal mayor. Solo asegúrese de no tener que pedir dinero prestado —especialmente de una cuenta de retiro— para pagar la carga fiscal adicional actual; de lo contrario, podría revertir la posible ventaja fiscal a largo plazo de pasarse a una cuenta Roth IRA.

Jason Alderman dirige los programas de educación financiera de Visa. Para seguir a Jason Alderman en Twitter: www.twitter.com/PracticalMoney.

Don't leave tax breaks on the table

If someone told you there's a way for you to potentially save hundreds — if not thousands — of dollars on your income taxes by simply spending a few minutes reviewing your benefits and tax paperwork, would you think it sounds like a late-night TV marketing scam? It's not.

You've still got a couple of months to tweak your employer-provided benefits and line up a few tax deductions that'll have you smiling next April 15.

Here are a few strategies to consider:

401(k) plan. If you haven't already maxed out on contributions for 2013, ask your employer if you can increase contributions to your 401(k) plan for the remainder of the year. Most people can contribute up to \$17,500 in 2013, plus an additional \$5,500 if they're over 50.

If you contribute on a pretax basis, your taxable income is reduced, which in turn lowers your taxes. If you contribute using after-tax dollars, you'll pay tax on the amount now, but the entire account value, including interest earned over the years, will be non-taxable when you retire. Either way, if your employer offers matching contributions (essentially, free money), you should contribute at least enough to take full advantage of the match.

Flexible spending accounts (FSAs). If you participate in employer-sponsored health care or dependent care FSAs, which let you use pretax dollars to pay for eligible expenses, be sure to spend the full balance before the plan-year deadline (sometimes up to 75 days into the following year); otherwise, you'll forfeit the remaining balance. If it looks like you'll have a surplus, consider which 2014 expenses you could pay before December 31, 2013.

You can use your health care FSA for copayments, deductibles and medical devices (e.g., glasses, contact lenses and braces). Note: Except for insulin, over-the-counter medicines are only eligible with a doctor's prescription.

Charitable contributions. If you plan to itemize deductions this year, charitable contributions made to IRS-approved organizations by December 31, 2013, are generally tax-deductible. If you've got extra cash now and want to lower your 2013 taxes even further, consider moving up donations you would have made in 2014.

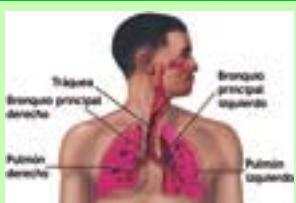
Gifts. Most people probably will never reach the \$5.25 million lifetime gift tax exemption limit — beyond which you would have to pay the 40 percent gift tax. But, if you're feeling generous, remember that if you give someone gifts worth more than \$14,000 this year, you'll need to file a Gift Tax Return along with your federal tax return, even though you won't necessarily owe any taxes on the amount. (Married couples filing jointly can give \$28,000 per recipient.)

Roth IRA conversion. People at any income level can convert part or all of their existing traditional IRAs or 401(k) plans from previous employers into a Roth IRA. With a Roth, you pay taxes now, but future earnings will accumulate tax-free. If your retirement is a long way off or you believe your income tax rate at retirement will be higher than it is today, such a conversion might make sense.

Remember, however, that converted balances (for pretax savings and their earnings) get added to your taxable income, thereby increasing your taxes — and possibly boosting you into a higher tax bracket for the year. Just make sure you don't need to borrow money — especially from a retirement account — to pay for the additional tax burden today; otherwise you could undo the potential long-term tax advantage of converting to a Roth IRA.

This article is intended to provide general information and should not be considered legal, tax or financial advice. It's always a good idea to consult a tax or financial advisor for specific information on how certain laws apply to your situation and about your individual financial situation.

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El Comité de Prevención del Abuso de Sustancias celebra la Semana de la Cinta Roja

El Comité de Prevención de Abuso de Sustancias en colaboración con la Coalición Comunitaria de Lawrence y Methuen, la Iniciativa de Familias y Jóvenes, el Centro de Recursos para la Familia y Lazarus House invitan a la comunidad a tomar una posición visible contra las drogas con la celebración de la Semana de la Cinta Roja desde el 23 al 31 de octubre.

La Semana de la Cinta Roja crea conciencia sobre el consumo de drogas y el problema relacionado con los medicamentos que enfrenta nuestra comunidad, y anima a los padres, educadores, empresarios, y otras organizaciones de la comunidad para promover el alcohol y el estilo de vida libre de drogas.

La celebración de este año comenzará el miércoles, 23 de octubre 2013.

"La Semana de la Cinta Roja anima

a toda la comunidad a adoptar estilos de vida sana, libres de drogas y alcohol", dijo Delilah Rivera, Directora del Comité de Prevención de Abuso de Sustancias. "La campaña reúne a padres, escuelas y empresas a medida que buscamos formas innovadoras para mantener a los niños y las comunidades libres de drogas".

La cinta roja simboliza un compromiso continuo con la reducción de la demanda de drogas ilícitas en nuestras comunidades. En 1985, el agente especial de la Drug Enforcement Administration (DEA) Enrique "Kiki" Camarena, fue asesinado por narcotraficantes. Poco después de la muerte de Camarena, los residentes de su ciudad natal de Calexico, California, comenzaron a usar lazos rojos para recordarlo y recordar su sacrificio. El Congreso estableció la Semana del Listón Rojo en 1988.

The substance abuse prevention task force Celebrates red ribbon week

The Substance Abuse Prevention Task Force in partnership with the Lawrence/Methuen Community Coalition, Families & Youth Initiative, Family Resource Center and the Lazarus House invites the community to take a visible stand against drugs by celebrating Red Ribbon Week from October 23-31.

Red Ribbon Week raises awareness of drug use and the problem related to drugs facing our community, and encourages parents, educators, business owners, and other community organizations to promote alcohol and drug-free lifestyles.

This year's celebration will kick off on Wednesday, October 23, 2013.

"Red Ribbon Week encourages our entire community to adopt healthy, alcohol and drug-free lifestyles," said Delilah Rivera, Director of the Substance Abuse

Prevention Task Force. "The campaign brings together parents, schools, and businesses as we look for innovative ways to keep kids and communities drug free."

The red ribbon symbolizes a continuing commitment to reducing the demand for illicit drugs in our communities. In 1985, Drug Enforcement Administration (DEA) Special Agent Enrique S. "Kiki" Camarena was killed by drug traffickers. Shortly after Camarena's death, citizens from his hometown of Calexico, California, began wearing red ribbons to remember him and commemorate his sacrifice. Congress established Red Ribbon Week in 1988.

For more information about Red Ribbon Week contact Delilah Rivera, Director of the Substance Abuse Prevention Task Force at (978) 332-8234 or drivera@thecommunitygroupinc.org

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Standard & Poor anuncia mejora crediticia para Lawrence, "Perspectivas A- Estable"

El Alcalde William Lantigua se complace en anunciar que Standard & Poor's Rating Services ha emitido otra mejora crediticia para la Ciudad de Lawrence. Standard & Poor's (S & P) elevó la calificación de crédito de la Ciudad de Lawrence, A- del antiguo BBB-, que es un fuerte indicio de la mejora económica significativa para la ciudad. Esta actualización es la segunda en apenas catorce meses después de Standard & Poor's haberle dado a la Ciudad de Lawrence una "perspectiva estable".

"Este es un esfuerzo de equipo, y estoy agradecido a los miembros de mi gobierno y nuestro supervisor fiscal por ayudar a llevar a Lawrence a la estabilidad fiscal", declaró el Alcalde William Lantigua. "Es difícil creer que después del desastre que heredé, estaría anunciando un logro tan importante hoy en día. Las decisiones difíciles, los ojos indagadores sobre nosotros y los nuevos controles internos han ayudado a hacer esto posible. Poniendo nuestra casa fiscal en orden es uno de los mayores logros de mi administración y estoy feliz de ser parte de este equipo", continuó el Alcalde Lantigua.

En su informe, S & P señaló que la ejecución del presupuesto de Lawrence es "fuerte" y afirmó que "la perspectiva

estable refleja el enfoque de Lawrence en la reconstrucción de su flexibilidad operativa y la mejora de los controles de gestión financiera. Nosotros (S & P) esperamos que las autoridades municipales seguirán retirando las notas de déficit como planean, lo cual calculamos debe mejorar la flexibilidad operativa. El continuo progreso hacia este fin, junto con el mantenimiento de las operaciones estructuralmente equilibradas podrían conducir a una mejora adicional", señala el informe de S & P del 16 de octubre 2013.

"Como he dicho en el pasado, S & P es una agencia independiente que inspecciona nuestras finanzas internas, y los números cuentan la historia real. Esto es una mejora muy importante para nuestra Ciudad de Lawrence, y es un verdadero reconocimiento del trabajo que nuestro equipo hace para mejorar los asuntos fiscales de esta gran ciudad. El trabajo continúa y el resultado será positivo en el futuro", concluyó el Alcalde William Lantigua.

Standard & Poor's junto a Moody's Investor Services emiten revisiones trimestrales de la situación financiera de la Ciudad de Lawrence se centrándose en la calificación de bonos y solvencia.

Standard & Poor's issues another credit upgrade for Lawrence; "A- Stable Outlook"

Mayor William Lantigua is happy to announce that Standard & Poor's Rating Services has issued another credit upgrade for the City of Lawrence. Standard & Poor's (S&P) raised its credit rating of the City of Lawrence, A- from BBB-, which is a strong indication of significant financial improvement for the City. This upgrade is the second in as little as fourteen months from Standard & Poor's giving the City of Lawrence a "stable outlook".

"This is a team effort and I am thankful for the members of my administration and our Fiscal Overseer for helping bring Lawrence into Fiscal stability," stated Mayor William Lantigua. "It's hard to believe that after the mess I inherited, I would be announcing such a significant accomplishment today. The tough decisions, the watchful eyes, and our new internal controls have helped make this possible. Putting our fiscal house in order is one of the biggest accomplishments of my administration and I'm happy to be part of this team," continued Mayor Lantigua.

In its report, S&P commented

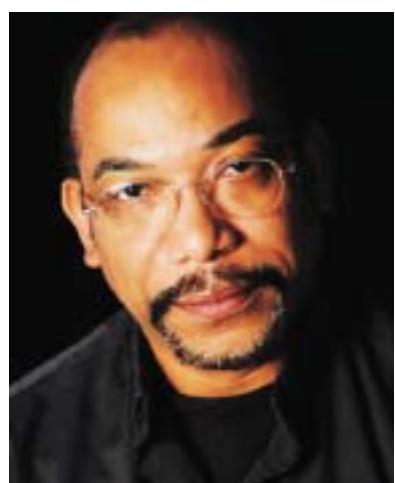
that Lawrence's budget performance is "strong" and stated that the "stable outlook reflects Lawrence's focus on rebuilding its operating flexibility and enhancing financial management controls. We (S&P) expect city officials will continue to retire the deficit notes as expected, which we calculate should enhance operating flexibility. Continued progress towards this end, along with maintaining structurally balanced operations could lead to an additional upgrade", states the October 16, 2013 S&P report.

"As I have stated in the past, S&P is an independent agency looking at our internal finances, and the numbers tell the real story. This is a very important upgrade for our City of Lawrence and is a true recognition of the work our team has done to improve the fiscal affairs of this great City. The work continues and the results will be positive going forward", concluded Mayor William Lantigua.

Standard & Poor's along Moody's Investor Services issue ongoing quarterly reviews of the City of Lawrence's financial status focusing on bond rating and credit worthiness.

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Realizarán este sábado la Segunda Entrega de los Premios MassTv

Reconocimientos a niños y jóvenes estudiantes de las escuelas de Lawrence, así como a deportistas destacados en varias de las ligas de baseball, activistas y organizaciones comunitarias, marcarán las principales características de la segunda entrega anual de los Premios Mass Tv, que se desarrollará este sábado, 26 de octubre en el majestuoso salón del Methuen Memorial Music Hall, en 192 de la Calle Broadway, en Methuen, MA.

La Actividad pautada para comenzar a las 6 de la tarde con el desfile de artistas e invitados especiales por la Alfombra Roja, tiene reconocimientos especiales para varias personalidades del Estado de Massachusetts entre las que se encuentran el Poeta, Maestro y laureado escritor César Sánchez Beras y al Fundador del Periódico El Mundo Alberto Vasallo III, también al Director de la Lawrence Charter School Ralph Carrero, entre otros.

Un espectáculo artístico con talento local del Valle de Merrimack y artistas con trayectoria nacional e internacional, será presentado durante el desarrollo de la premiación que por segundo año organiza el reconocido comunicador Ernesto Bautista, Productor del Programa Mass Tv de Comcast Cable.

Se destaca un reconocimiento también



para el destacado joven actor Aneudy Lara, de las telenovelas "Más Sabe el Diablo" y "Una Maid en Manhattan", de Telemundo, quien llega desde Florida para desfilar por la Alfombra Roja, al igual que al Salsero Manolé, de República Dominicana, a Jae Camilo y Ever Luis, cantantes que vienen desde New York.

Grupos como Folkore Componentes, con tradiciones mexicanas, la espectacular presentación del menor de 12 años Josías Atiles Méndez baterista en compañía del saxofonista Mélix Bonilla y William J. en el piano, el Grupo Néctar, de República Dominicana; Melvin y Talento Local, Alexander Farías y su grupo, entre otros, forman parte del atractivo de la noche.

Movimiento Pro Cultura inicia proyecto de radio



María y José Figueiro

El Movimiento Pro Cultura (MPC), una organización sin fines de lucro dedicada a promover la cultura en la Ciudad de Lawrence, ha iniciado un nuevo proyecto mediante el cual busca fortalecer su trabajo y presencia en la comunidad. Se trata de un programa radial a través del cual busca aportar información relevante respecto a los pueblos del mundo y sus costumbres, su música, su comida, sus danzas, sus tradiciones.

El programa radial también agotará temas comunitarios pertinentes a las leyes y ordenanzas que regulan la vida entre vecinos y cuya finalidad es asegurar la paz y tranquilidad de todos. En este sentido, el MPC entiende que la difusión de información de este tipo dará oportunidad a nuestros conciudadanos a observar un comportamiento ejemplar y favorable al desarrollo de la comunidad en su conjunto.

Otro aspecto del desarrollo comunitario

a abordar en este nuevo proyecto cultural es la promoción del turismo local. La organización entiende que existen muchos lugares interesantes en ciudades del área, que son desconocidos por nuestra gente y que necesitan ser expuestos a la comunidad a fin de disfrutarlos y aprovechar el valor cultural que encierran.

El MPC inició su programa radial este pasado domingo, 19 de octubre, abordando a profundidad el tema de las festividades de los días 1ro y 2do de noviembre, días de "Los Santos" y de "Las almas", respectivamente, y que son antecedidos por la celebración de "Halloween" el 31 de octubre. Dado la complejidad histórica del tema, será concluido en la siguiente emisión.

El programa radial, llamado "MPC-Radio" o "Movimiento Pro Cultura – Radio" es de una hora de duración y es difundido a través de "La Mega 1400AM" los domingos a la 7 de la noche.



An advertisement for "in the Morning" on Eagle News Radio 1110 AM. It features a silhouette of a person in a cowboy hat and boots standing next to a city skyline. The word "MUSIC" is written vertically in large yellow and blue letters. Below the skyline, the words "in the Morning" are written in blue script. To the right, there is a large "Coming!" in black, followed by "October 28th" and "6am to 9am" in a bold, black, sans-serif font.

Merrimack Valley YMCA anuncia espacio disponible de cuidado infantil en tres sucursales para todas las edades

El martes, 8 de octubre de 2013, el Gobernador Deval Patrick anunció que el Departamento de Educación Temprana y Cuidado (CEE) ha aumentado el acceso a oportunidades de educación temprana a más de 3.200 niños a través de la liberación de nuevos bonos que ayudarán a las familias con niños que están actualmente en la lista de espera para un subsidio y poder asistir a un programa de educación temprana. En respuesta a esta declaración, el Merrimack Valley YMCA está anunciando aperturas de cuidado infantil en el Lawrence YMCA, ubicado a 40 Lawrence Street, Lawrence, MA, Andover/North Andover YMCA, localizado en el 165 Haverhill Street, Andover, MA, y Methuen YMCA, en el 129 Haverhill Street, Methuen, MA.

Methuen YMCA también ofrece espacio adicional a las familias elegibles para el cuidado de niños, como resultado



de una reciente subvención concedida de la Ciudad de Methuen. Este verano, la Ciudad de Methuen recibió \$800,000 a través del programa competitivo de Subsidios Globales para el Desarrollo Comunitario (Community Development Block Grant) y una parte de estos fondos se utilizará para programas de servicios sociales. La subvención concedida a la YMCA de Methuen nos permitirá prestar asistencia financiera a las familias elegibles para cuidado de niños en la mañana antes de ir a la escuela así como después de la escuela.

"Estamos encantados de trabajar con nuestros socios de la comunidad para asegurar que cada niño reciba la educación temprana de alta calidad y esperamos dar la bienvenida a más niños y familias locales en nuestros programas de la YMCA", dijo María Martínez, Directora Ejecutiva de Servicios de Cuidado Infantil en la YMCA del Valle de Merrimack.

Merrimack Valley YMCA ofrece programas regulados por el Estado, con licencia de cuidado de niños que están acreditados por la Asociación Nacional para la Educación de Niños Pequeños (NAEYC). El programa de cuidado infantil de la YMCA proporciona acceso de los niños a programas de calidad cinco días a la semana y tiene educadores experimentados que están capacitados en primeros auxilios, reanimación cardiopulmonar y prevención del abuso infantil. También cuenta con un

promedio de niño a personal de 10:01 para niños en edad preescolar y de 13:01 para los niños en edad escolar, los niños inscritos en la guardería reciben una sociedad en la YMCA gratuita, los alimentos saludables que cumplen con las pautas nutricionales del USDA y actividad física durante el juego interior o exterior y en la piscina. Comprometidos con la promoción de los valores positivos de cuidado, honestidad, respeto y responsabilidad, los programas de cuidado infantil en la YMCA ofrecen un ambiente seguro donde los niños pueden aprender nuevas habilidades, hacer nuevos amigos, y adquirir confianza en sí mismos.

En la Merrimack Valley Y, creemos que los valores y las habilidades aprendidas desde el principio son elementos vitales para la calidad de vida y el éxito futuro. Nuestros programas de cuidado infantil se centran en nutrir el desarrollo infantil al proporcionar un lugar seguro para aprender habilidades fundamentales y desarrollar relaciones sanas. Lo más importante, los niños aprenden a ser lo mejor de sí. Esto hace que los niños sean más seguros hoy en día, y contribuye a que sean adultos de bien en el mañana.

Para obtener más información sobre nuestras ofertas actuales de cuidado de niños, comuníquese con María Martínez en la Merrimack Valley YMCA al 978-725-6681 x 146 o por correo electrónico a mmartinez@mvymca.org o visite www.mvymca.org

The Merrimack Valley YMCA Announces Child Care Openings at three Branch Locations for all ages

On Tuesday, October 8, 2013, Governor Deval Patrick announced that the Department of Early Education and Care (EEC) has increased access for early education opportunities to more than 3,200 children through the release of new vouchers that will assist families with children who are currently on the waitlist for a subsidy to attend an early education program. In response to this statement, the Merrimack Valley YMCA is announcing child care openings at the Lawrence YMCA, located at 40 Lawrence Street, Lawrence, MA; Andover/North Andover YMCA, located at 165 Haverhill Street, Andover, MA; and Methuen YMCA, located at 129 Haverhill Street, Methuen, MA.

The Methuen YMCA is also offering additional openings to eligible families for child care as a result of a recent grant awarded from the City of Methuen. This summer, the City of Methuen was awarded \$800,000 through the competitive Community Development Block Grant program and a portion of this funding will be used for social service programs. The grant awarded to the Methuen YMCA will allow the YMCA to provide financial assistance to eligible families for pre school and after school child care.

"We are pleased to work with our community partners to ensure every child receives high quality early education and we look forward to welcoming more local children and families into our YMCA programs," said Maria Martinez, Executive Director of Child Care Services at the Merrimack Valley YMCA.

The Merrimack Valley YMCA offers state-regulated, licensed child care programs that are accredited by the National Association for the Education of Young Children (NAEYC). The YMCA child care program provides access for children to quality programming five days a week and has experienced educators who are trained in First Aid, CPR, and Child Abuse Prevention. They also feature a child-to-staff ratio of 10:1 for Preschool children and 13:1 for School Age children, a free YMCA membership to children enrolled in child care, healthy foods that meet USDA nutritional guidelines and physical activity during indoor/outdoor play and swimming. Committed to promoting positive values of caring, honesty, respect and responsibility, the child care programs at the YMCA provide a safe environment where children can learn new skills, make new friends, and build their self-confidence.

At the Merrimack Valley Y, we believe the values and skills learned early on are vital building blocks for quality of life and future success. Our child care programs focus on nurturing child development by providing a safe place to learn foundational skills, develop healthy, trusting relationships and build self-reliance. Most importantly, children learn how to be their best selves. This makes for confident kids today, and contributing and engaged adults tomorrow.

To learn more about our current child care openings, contact Maria Martinez at the Merrimack Valley YMCA at 978-725-6681 x 146 or via email at mmartinez@mvymca.org or visit www.mvymca.org.

¡La Fundación Big Brother Big Sister necesita tu ayuda!



Si tienes ropa usada y pequeños artículos del hogar que ya no usas, dónalos para quienes si los necesitan. Llegaremos a tu puerta para recibir lo que puedas entregar.

Para programar una cita, llama al 1.800.483.5503 o visítanos en nuestra página web en internet: www.bbbsfoundation.org.

Lo que nos entregues ayudará a los niños locales que participan en nuestro programa de tutoría. Debes saber que tu donación es deducible de impuestos.

¡Gracias por tu apoyo!

Fall courses at Middlesex Community College

Web Design Courses

Middlesex Community College's Community Education and Career Training Program offers a variety of noncredit courses in Web Design, including:

Dreamweaver Basics and Essentials (TEC 623 30 14399) – Students will learn to use Dreamweaver to define sites, format text, insert graphics and media, and create hyperlinks, tables, and forms. Students will create a working website and practice publishing to a simulated web host. Students must have prior working knowledge of Windows. Courses begin Monday, Oct. 28.

Photoshop Skills for the Web (TEC 627 31 14850) – Students will learn to use Adobe Photoshop's tools to create images, edit photos and optimize them for use in web-based projects. Topics covered will include file formats, color corrections, spot touch ups, cropping, resizing, adjustment layers, adding text, special effects and more. Students must have a working knowledge of Windows. Courses begin Thursday, Oct. 24.

Maintaining A Website (TEC 639 31 14841) – This course will take students through the planning process of developing a website from client meeting to site launch and beyond. Topics include work flow, client meetings, contracts, color, wire framing, web hosting, domain registration, development, SEO (search engine optimization), and analytics. Students will also learn to incorporate social media plugins into their site. Courses begin Wednesday, Nov. 20.

Personal Enrichment Courses

Courses begin Oct. 23 and include:

Trick or Treat with Fondant (PER 675 33 14860) – In this course, students will learn how to make a Halloween-themed cake. Students will learn the basic techniques of working with fondant to create realistic-looking cakes. A supply fee of \$20 will cover all supplies for the class.

Knitting (PER 610 30 14838) – In this six-week course, students will learn the basics of knitting, including reading a pattern, casting on and binding off, stitching techniques, purling and decreasing stitches. Special topics will also be addressed in each session, including using acrylic vs. wool yarn, needle sizes and types, terminology and caring for your projects. Each student will knit three projects — coasters and a scarf and hat.

Intro to Home Staging & Design (PER 683 33 1847) – This combined course will discuss the differences between home staging and interior redesign. This course offers insight to create a model-home look for selling in today's real estate market or for sprucing up a home with accessories and furnishings.

For further information or to register for these and other noncredit courses, call 1-800-818-3434 or visit www.middlesex.mass.edu/careertraining

How common is the 'Good Deed'?

By Dalia Diaz

Local Celebrity Bylli Crayone who to this day still resides in Lawrence, MA is known for many things: His music, stage presence, charities and a colorful image.

However, there may be something about him that you didn't know. He has a very generous side to him. On October 10th, Crayone took to McDonald's on Essex street and began randomly paying customers' meal purchases. It started with one, then another, then another.

He finally told the cashier, "If you see me behind someone and I nod my head that means I'll take their bill."

The customers were in awe, very surprised as were the employees of McDonald's. In total, Crayone paid for 12 meal purchases totaling \$87.52. People said Thank you with handshakes and smiles. Something that needs to happen more often in this city. Pay it forward.

In the past, Crayone has done somewhat the same thing at Dunkin Donuts by paying for the people's order in front and behind him. He also has taken the bill a few times for people at Market Basket paying off their entire shopping list.



We know Crayone has a heart from his history with Charity work. But a little something like this once in awhile is a wake up call that there still are good people out there.

If you want to learn more about Bylli or his music, his webpage is www.BylliCrayone.com

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PANCAKE BREAKFAST

Lawrence City Councilor-At-Large
ROGER TWOMEY
honors his fellow Veterans
with his 4th Annual Pancake Breakfast



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Fruit, Muffins, Donuts,
Juice & Coffee



SUNDAY, NOVEMBER 3rd

8:30am - 11:30am

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Donation \$5.00

Complimentary for Roger's fellow Veterans



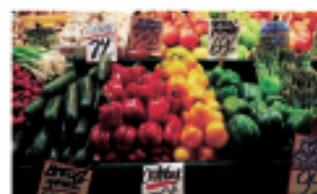
Roger Twomey

For tickets contact Roger Twomey,
978-685-7558 or rogertwomey@comcast.net

Important Information For Organizations Helping SNAP Households: BENEFITS for ALL SNAP HOUSEHOLDS will be CUT starting NOVEMBER 2013

Why are SNAP (food stamp) benefits going down?

In November, monthly SNAP benefits will decrease across the nation. The federal law that boosted SNAP benefits during the Recession ends November 1st. This 2009 law was called the American Recovery and Reinvestment Act or "ARRA." Congress has not voted in more funding to keep the ARRA level of SNAP benefits. Massachusetts is not able to change this law.



When are SNAP benefits changing?

In October, some SNAP households may see small increases in SNAP due to federal changes in the cost of living. However, in November 2013, all SNAP households in the nation will see a decrease in their benefits. This means that all 497,000 SNAP households in Massachusetts will suffer a loss in SNAP benefits.

How much will SNAP households lose in November?

The amount of the SNAP cut is based on household size. The chart below shows the new benefit amounts.

MONTHLY CUT IN SNAP BENEFIT BY HOUSEHOLD SIZE

Household Size	Reduction in SNAP benefits - starting November 2013	Maximum SNAP benefit - if no countable income (maximum as of Nov 2013)
1 person	\$11	\$189
2 persons	\$20	\$347
3 persons	\$29	\$497
4 persons	\$38	\$632
5 persons	\$43	\$750
6 persons	\$52	\$900

3 or 2 person households currently receiving the min benefit of \$16 will now receive \$15 – a reduction of \$1.

How will recipients know about the decrease in their SNAP?

In late October, DTA will mail SNAP households in Massachusetts a special notice explaining the decrease and new SNAP benefit amount. If a SNAP recipient does not receive this DTA notice, he or she should contact their local DTA office or call the DTA Recipient Services at 1-800-445-6604.

Día de Fiesta en la Estación Central

Por Alberto Surís

Octubre es el Mes de la Prevención de Incendios y como cada año, el sábado, 12 de octubre, nuestro Departamento de Bomberos llevó a cabo una recepción en la estación central que se encuentra en la Calle Lowell, en la Ciudad de Lawrence.

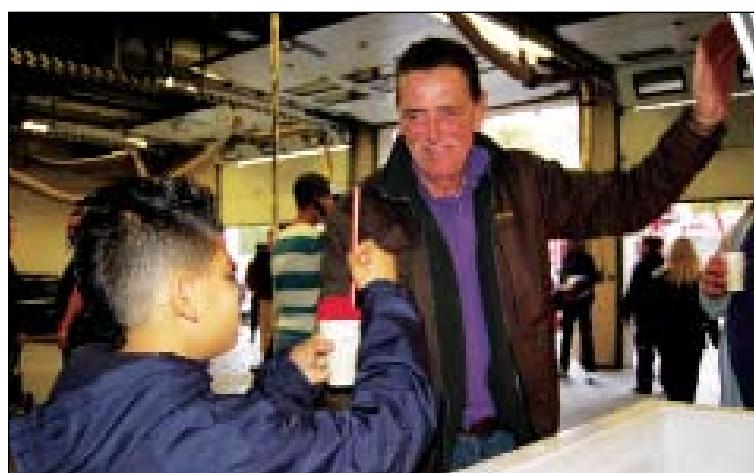
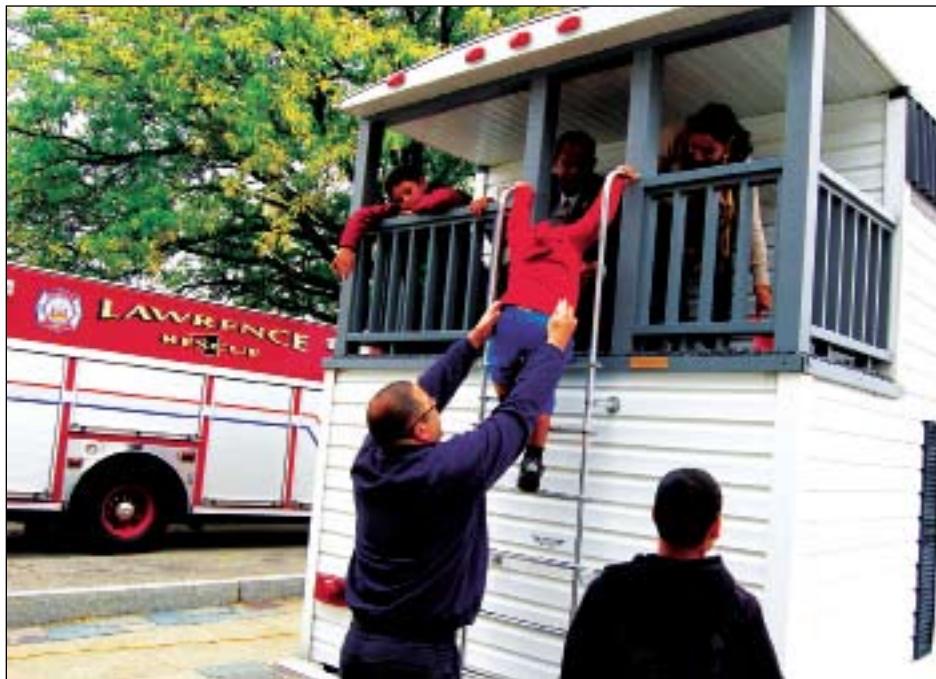
Niños y adultos disfrutaron de las atracciones y los consejos de expertos sobre cómo prevenir los incendios y la forma de sobrevivir y escapar de uno. Para ello, utilizan un "Smoke House" donde los niños y los adultos se hacen pasar por una situación de incendio con humo real circundante, asfixiándolos.

Entre las atracciones, los niños disfrutaron de pinturas de caritas, globos, libros para colorear, etc., y para los adultos, todo tipo de material sobre la prevención de incendios.

Desafortunadamente, el pequeño camión escalera que cada año ofrece el Departamento de Incendios de North Reading no estaba disponible esta vez. Fue una gran decepción para los niños y sus padres que han disfrutado de esa atracción con anterioridad.

Como todos los años, desde temprano en la mañana, los voluntarios de Lawrence Exchange Club se aseguraron que todo el mundo tenía algo que comer, pizza, hamburguesas y duro frío.

El Departamento de Bomberos recomienda a todos a inspeccionar sus alarmas de humo y cambiar las baterías en el momento en que atrasen sus relojes el domingo 27 de este mes debido al horario de invierno.



Fun Day at Central Fire Station

By Alberto Surís

October is the Month of Fire Prevention and like every year, on Saturday, October 12th, our Fire Department held a reception at the Central Station located on Lowell Street, in the City of Lawrence.

Children and adults alike enjoyed the attractions and the advice given by experts on how to prevent fires and how to survive and escape from one. For that, they use a "Smoke House" where children and adults pretend to be in a fire situation with real smoke surrounding, asphyxiating them.

Among the attractions, the children enjoyed face painting, balloons, coloring books, etc. and the adults, all kinds of material about fire prevention.

Unfortunately, the small ladder truck which is provided every year by the North Reading Fire Department was unavailable at this time. It was a big disappointment for the children and their parents who rode it before.

Since early in the morning, volunteers from the Lawrence Exchange Club were making sure everybody had something to eat, pizza, hamburgers and slush.

The Fire Department recommends everyone to inspect their smoke alarms and change their batteries at the time when they set their clocks back to winter time on October 27th.



Middlesex CC to Host Lowell Campus Open House

Middlesex Community College will host an Admissions Open House on the Lowell campus from 9:30 a.m. to noon Saturday, Oct. 26, in the Lowell Campus Cafeteria, 33 Kearney Square.

Prospective students and their families, as well as adult learners interested in continuing their education, will have the opportunity to learn about MCC's more than 75 degree and certificate programs, noncredit courses, and online and flexible learning options.

Many of MCC's academic programs allow students to earn an associate degree and then transfer to a four-year college or university through the statewide MassTransfer program articulation agreements with private colleges. Transfer agreements are designed to ease the transfer process, allowing a student to specifically plan a curriculum that will fit a chosen bachelor's degree program.

Advisors and administrators will be on hand to answer student questions and provide information about how to be successful at Middlesex. Students can learn about MCC's many support services such as academic and career counseling, tutoring, disability support and other special programs.

Attendees can also meet with financial aid representatives to get information about financing their education. Students can even turn in college applications and schedule appointments for placement testing.

For more information or to RSVP for MCC's Lowell Campus Open House, visit www.middlesex.mass.edu/OH or call 1-800-818-3434.

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NOTAS DE SU BIBLIOTECARIA

BY/POR MAUREEN NIMMO
Lawrence Public Library Director

Hola, queridos lectores de Rumbo. Aunque me da miedo el frío, me fascina la belleza otoñal de Nueva Inglaterra. Aquí en el tercer piso de la biblioteca, tenemos ventanas grandes del piso al techo que dan al parque Campagnone. Los colores están llegando al punto máximo en este momento, y es difícil concentrarse en el trabajo. Sólo quiero mirar el colorido. Afortunadamente, yo vivo en Tower Hill por el lado de la reserva y el cementerio Bellevue, y no hay una parte más hermosa en la ciudad en el otoño; entonces, ¡puedo ver los colores cambiar en mi tiempo libre!

He mencionado antes que la biblioteca está trabajando más de cerca con las escuelas últimamente. Hoy, la sub-directora, Ana Santos, una combinación de profesora y comediante, y el embajador turco Kemal Bozkurt, y yo estaremos en la Escuela Superior de Lawrence High para distribuir tarjetas de la biblioteca a los estudiantes de la Escuela de las Artes Escénicas de primer año. También, estaremos recogiendo las solicitudes de tarjetas de la biblioteca de todos los estudiantes de primer año de la Escuela de Salud y Servicios Humanos. Espero que para el final del año todos los estudiantes de primer año en la Escuela Superior tengan una tarjeta. No vamos solamente para la entrega de tarjetas. También, estamos dando presentaciones a los estudiantes para mostrarles cómo utilizar las tarjetas en particular para tomar ventaja de nuestra extraordinaria página de web. No sólo estamos llegando a los estudiantes aquí. También estamos hablando con grupos de padres, y pronto nos reuniremos con grupos de maestros. Es asombroso lo poco que muchas personas realmente saben de lo que su biblioteca ofrece y lo fácil (¡y gratis!) que es usar todos nuestros programas.

Todos los involucrados con las escuelas y asuntos académicos en nuestra comunidad están muy conscientes de los

desafíos adicionales que muchos de nuestros estudiantes y sus familias enfrentan. Estoy encantada de que en la biblioteca se nos da la oportunidad de ayudar. Cuando realmente se considera todo lo que una tarjeta de la biblioteca pone a disposición de los usuarios – libros sin límite, música, videos, tutorías, clases en línea, descargas de música gratis, ayuda de búsqueda de empleo, preparación de exámenes estandarizados, aprendizaje de idiomas, el acceso a periódicos internacionales, y muchísimo más – ¡creo que es la mejor herramienta una persona puede tener para enfrentar a esos desafíos y superarlos!

Les advertí en mi último artículo que seguiré recordándoles de la oferta los jueves en el Three Dogz Diner. Recuerde que todos los jueves durante el mes de octubre, el restaurante está compartiendo las ganancias de la noche con nuestro Grupo de Amigos. Hemos tenido mucha suerte con esto, así que asegúrese de pasar por allí. Disfrute de una buena comida por menos de \$10 por persona, ayuda a su biblioteca, y descubre un nuevo y divertido lugar para comer. ¡Todos ganamos!

El domingo, 3 de noviembre, será el último de esta serie de conciertos de otoño. En esta ocasión, tendremos Lisa Caliri en el piano y Joel Moerschel con el cello interpretando obras de Barber, Beethoven, y Schumann. Estos artistas, como de costumbre, tienen un currículum vitae increíble, y estamos esperando una gran audiencia. Lleguen temprano para garantizar un asiento. Una vez más, es el domingo, 3 de noviembre, a las 2:00 PM en el auditorio.

Estoy haciendo un gran esfuerzo para no decir nada acerca de ciertas franquicias deportivas para que no le traiga una maldición sobre ellos. Me limitaré a decir "Arriba P____", "Arriba M__ R__" y dejarlo así. Nos vemos en la biblioteca.

NOTES FROM YOUR LIBRARIAN

Hello Rumbo Readers. Much as I dread the oncoming cold I cannot but enjoy the beauty of a New England autumn. Here on the third floor of the library we have huge floor to ceiling windows that look out on Campagnone Common. The colors are close to peaking right now and it is hard to concentrate on work. I just want to look at the color. Fortunately I live on Tower Hill by the reservoir and Bellevue Cemetery and there is no part of the city lovelier in the fall so I can watch the colors change in my free time!

I believe I have mentioned that the library has been working more closely with the schools lately. Today Assistant Director Ana Santos, combination teacher, comedian and Turkish ambassador Kemal Bozkurt and I will be at Lawrence High School distributing library cards to the Performing Arts School freshmen. We will also be collecting library card applications from all the freshmen in the Health and Human Services School. I hope that by the end of the year every freshman in the High School will have a card. We are not just delivering cards, however. We are also giving presentations to the students to show them how to use the cards particularly to take advantage of our extraordinary webpage. Not just students are being reached here. We are also talking to parent groups and will soon be meeting with teachers' groups as well. It is amazing how few people really know how much their library has to offer and how easy (and free!) it is to access all our programs.

Everyone involved with schools and academics in our community is well aware of the extra challenges so many of our students and their families face. I am delighted that we at the library are being given the opportunity to help. When you really consider all that the library card makes available to users—unlimited books, music, videos, tutoring, online classes, free music downloads, top to bottom job search assistance, standardized test prep, language learning, international newspaper access, and on and on—I believe it is the greatest single tool a person can have to face those challenges and surmount them!

You were warned last article that I would continue to bring up our Thursdays at the Three Dogz Diner. Remember every Thursday during the month of October the diner is sharing the evening proceeds with our Friends group. We have been having great luck with this so be sure and stop by. Enjoy a great meal for less than \$10 per person, help your library and discover a new and fun place to eat. Win win win!

Sunday November 3rd will be the last of our Fall Concert series. On that occasion we will have Lisa Caliri on piano and Joel Moerschel on cello performing works by Barber, Beethoven and Schumann. These artists, as usual, have amazing resumes and we are expecting a big audience. Come early to guarantee a seat. Again, it is Sunday the 3rd at 2:00 in our auditorium.

I am making a very concerted effort not to say anything about certain sports franchises lest I bring down a curse on them. I will just say "Go P____", "Go R__ S__" and leave it at that. See you at the library.

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Volunteers Needed!

Did you know that 1 in every 50 children in the US will go to sleep without a home this year? Horizons for Homeless Children is looking for energetic and enthusiastic volunteers to play with children living in family homeless shelters in Northeastern Massachusetts.

A commitment of just 2 hours a week will make a significant difference in the lives of some wonderful children in your community. Trainings for your region are coming up soon.

Sign up today! Contact us at (978) 557-2182 or at northeast@horizonsforhomelesschildren.org.

org for more information and an application, or fill one out online at www.horizonsforhomelesschildren.org.

NECC Deaf Student Participates in Summer Transition to Work Program

Commissioner Heidi L. Reed from the MA Commission for Deaf and Hard of Hearing (MCDHH) recently visited the NECC Haverhill campus to honor a Northern Essex Community College student who participated in the Commission's summer Transition to Work Program.

This program is a collaborative effort made possible through a federal grant and a partnership between the Massachusetts Rehabilitation Commission and the MCDHH. The program is designed to increase deaf and hard of hearing students' exposure to the workplace, gain new skills, and become marketable professionals. The program provided financial stipends to the student interns as well as job coaching. The program was open to high school and college students who are deaf/hard of hearing.

Annie Baez, who is deaf, spent up to 20 hours each week working in NECC's business office where she performed a variety of administrative duties.

"I loved it," said Baez, an NECC accounting and business transfer major. "It really helped me understand and apply what I am learning in the classroom. I realized I really like working with numbers."

"She loved working in the business office and we loved having her," said Matilda "Tilly" DelVecchio, NECC controller. "I learned from working with Annie that there are no limitations as to what she can do. Her performance was most exceptional. She was both efficient and pleasant to work with."

Baez, a Boston resident, was born in the Dominican Republic. She enrolled at NECC, she said, because of the quality of services for deaf and hard of hearing students as well as the peer group on campus.

The partnership, says Reed, is about increasing the accessibility of employment for the deaf and hard of hearing.

The deaf and hard of hearing students who participate in Transition to Work summer internships are gaining skills to be vital members of the future workforce here in Massachusetts, according to Kathy Vesey, director of the Gallaudet University Regional Center at Northern Essex Community College.

Since the program's inception three years ago, 150 students have participated, says Reed. Baez was one of 38 students selected from more than 100 who applied for this summer's internships. These students have experienced a wide range of jobs from landscaping, to school programs, to office work.

"Transition to Work is part of our vision of the Commonwealth becoming a Model Employer; actively seeking to employ Deaf and Hard of Hearing people and people with disabilities who are underrepresented in the workforce," said Reed. "Here at MCDHH, we thank our interns for their commitment to learning their jobs and wish them well with future endeavors as they return to the classroom this fall. And we are sincerely grateful to the employers and mentors who welcomed, guided and advised students throughout the summer."



Left to right front, Kathy Vesey, director of the Gallaudet University Regional Center at Northern Essex Community College, Annie Baez, NECC Student and participant in the Transition to Work Program, Matilda "Tilly" DelVecchio, NECC controller and Commissioner Heidi L. Reed from the MA Commission for Deaf and Hard of Hearing. Rear, Patricia Pierce, NECC's grant accountant, and Bill Heineman, NECC vice president of academic and student affairs.

A Gift of Music Free Concert Series at Lawrence

Terri Kelley, Artistic Director

**Lisa Caliri, Piano
Joel Moerschel, Cello**
**Sunday, November 3, 2013, 2 p.m.,
Lawrence Public Library**



**Presented by The Friends of the
Lawrence Public Library, Inc.
Supported by
The Catherine McCarthy Memorial Trust
The White Fund**

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Did you know that your insurance company could refuse renewing your car insurance policy?



Now that we have "competitive" auto insurance in MA, companies can now charge different rates and they can non-renew your policy. If you or someone on your policy has a driving record with 4 points or more your policy may be non-renewed and you will be assigned a new company at higher rates. Licensed drivers with over 6 years experience and with excellent driving records will enjoy the lowest rates.

If you need to file an SR-22 or if your driving record has points for DUI (driving under the influence) your insurance company can refuse to renew your insurance and they can refuse to sell you collision or comprehensive.

If you or someone else lies on the application or after a claim, your claim can be denied. Good drivers are the ones that companies want and they are non-renewing drivers with multiple accidents. If someone drives your car and they are not listed the company and refuse to pay a claim. Listing everyone who will drive your car is required. If someone has their own policy there is no charge to add them.

Some discounts we offer:

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- low mileage
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No money down if you apply 30 days in advance or a 10% deposit if you use a checking account to pay by EFT. Many of our auto clients also receive a discount for insuring their home or business with us.

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Beer Tasting at Essex Art Center

On Friday, October 18th, the Essex Art Center held another beer tasting fundraiser. There were more than 14 beer distributors and pizzas provided by several local restaurants. For the admission of only \$25, guests enjoyed a great evening.

The Essex Art Center is one of the many jewels we have in this city providing a venue to artists of the area as well as art instruction to children and adults as well as bringing another facet of culture to our community.

If you wish to register for a course or find information on future exhibits, please call (978) 687-2343. They are located at 56 Island St. in Lawrence – www.essexartcenter.org



Nuestra Gente, Nuestras Historias

El Comité de Padres y Maestros (PTO) del colegio de Secundaria de Administración y Finanzas (BMF) los invita al evento, Nuestra Gente, Nuestras Historias. Venga y escuche impresionantes historias de superación personal y profesional de diversos miembros de nuestra comunidad. ¡Usted también puede lograrlo! Nuestros panelistas narran sus éxitos, haciendo un pequeño recuento de las oportunidades, fortalezas, debilidades, y obstáculos que encontraron en el camino.

Únase a nosotros en una noche especial para escuchar las historias de algunos de estos increíbles seres humanos. Nuestro panel está compuesto de diversos miembros de la comunidad que han logrado sus sueños. Pueda ser que ustedes ya conozcan a algunos de nuestros presentadores.

Miércoles, 30 de octubre de 2013 at 5:30 PM
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70 – 71 North Parish Road
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Jacqueline Marte, PTO President
Delia Durán-Clark, Project Spec.
978-946-0713

**Dondequier que estés
Wherever you are**

rumbonews.com

Our People, Our Stories

The Parent Teacher Engagement Committee (PTO) at the Business, Management & Finance High School invites you to join us in this amazing event. Come and hear the stories of people from our community and their impressive stories of success, perseverance, commitment, and how they built their own dreams and made them a reality!

Join us in a special evening to meet and hear the stories of some of these amazing people. Some of whom you may already know.

These are our people! Come and hear their stories!

Wednesday, October 30, 2013 at 5:30 PM
Business, Management &
Finance High School
Lecture Hall at Lawrence High School
70 – 71 North Parish Road
Lawrence, MA 01843
Refreshments will be served!

Contacts:
Sean McCarthy, School Principal
Jacqueline Marte, PTO President
Delia Durán-Clark, Project Specialist
978-946-0713

MVRTA
MERRIMACK VALLEY REGIONAL TRANSIT AUTHORITY

Beach Bus
Autobús de Playa

Take the MVRTA Route 83 to Salisbury or Hampton Beach starting July 1st! OR use Route 51 and transfer to the Route 54 to visit Salisbury Beach every 70 minutes (year round)! For more information call (978)469-6878 or go to www.mvrta.com.

Ya pueden empezar a tomar el autobús de la MVRTA Ruta 83 a las playas de Salisbury o Hampton en el 1 de Julio. También pueden usar las Rutas 51 y 54 para visitar la playa Salisbury cada 70 minutos, ¡todo el año! Para más información llamen al (978)469-6878 o visíten la página web: www.mvrta.com

Celebrating the 30th Anniversary of the Beach Bus!!!

Sandbox Winter Accelerator to help entrepreneurs launch businesses & non-profits

Between December 2012 and February 2014, the Merrimack Valley Sandbox will be holding its 2014 Sandbox Winter Accelerator Program to help early-stage entrepreneurs launch their business and non-profits. This free program will allow participants to:

- Compete for \$30K in cash prizes
- Work with seasoned executive mentors
- Have access to 24/7 co-shared workspace
- Participate in technical workshops such

This will be the third accelerator class. In the previous classes, the Sandbox helped launch twenty-eight businesses and non-profits including a vegan ice cream company, a running shoe tracker, and a non-profit that helps juvenile offenders take responsibility for their crimes and avoid jail time.

The deadline to apply for the program is October 31st at midnight. For more information/apply, please visit: MVSandbox.org



Past Accelerator winner Erin Freeborn with members of the Sandbox.



Sandbox Pitch Contest Winner Philip Colangelo (middle) stands w/ Desh Deshpande, Co-Founder of the Deshpande Foundation (left) and Robin Chase, Founder of ZipCar (right)

About the Merrimack Valley Sandbox

The Merrimack Valley Sandbox is a non-profit organization founded in December 2010 with the mission to boost the economic and social well-being of greater Lowell and Lawrence by advancing entrepreneurship and innovation. The Sandbox fosters entrepreneurship among diverse populations of residents and workers in the Merrimack

Valley including high school and college students, adults, and non-English speakers. In its first two and a half years the Sandbox has helped over 1,000 student and adult entrepreneurs and has seen numerous ventures launched, including a yoga studio, a vegan ice cream company, and a custom textile manufacturer. The Merrimack Valley Sandbox is supported by a pilot grant from the Deshpande Foundation.

LUNES A VIERNES | 10AM - 11AM



MICRÓFONO ABIERTO

¡Lo diferente del dial!

Entrevistas

Noticias Locales, Nacionales e Internacionales

Comentarios

Música

¡Y Mucho Más! en su nuevo horario de 10 a 11 AM



Carmen Chalas "La Embajadora"
Productora & Conductora

TELEFONO EN CABINA
978.974.0890

WLLH 1400 AM

Buon Giorno
Good Morning
Buenas Tardes

Every Sunday
beginning at
9 AM with
Sicilian music

10-12
Italian/English

12-1
This is Rock
'n Roll

1-2
Así es
Colombia



Nunzio DiMarca and John Savastano
Celebrating 16 years bringing you five continuous hours of entertainment, news, interviews, music and fun.



CALENDARIO DE EVENTOS | CALENDAR OF EVENTS

2013 CHAPA Regional Meeting

"We need to hear from you".

Lowell
November 7th, 2 p.m.

Middlesex Community College
MCC City Building, Rm 302, Lowell Main Campus
East Merrimack Street, Lowell, MA 01852

Co-hosted with The Merrimack Valley Housing Partnership

Join us at one of CHAPA's community meetings

- Meet Brenda Clement, CHAPA's Executive Director and Rachel Heller, CHAPA's Director of Public Policy
- Hear a recap of the highlights of CHAPA's 2013 initiatives and key changes in state housing policy
- Share your ideas about local affordable housing and community development
- Help CHAPA set our 2014 public policy priorities

Each year, CHAPA staff travel across Massachusetts for a series of meetings with housing professionals and advocates, community members, elected officials, and other stakeholders that want to expand access to affordable housing. We use this as an opportunity to share updates with members in each region of the state and more importantly, to hear what you would like us to focus on in our public policy advocacy, research, and programs. Please take this opportunity to meet Brenda and Rachel, share your thoughts and ideas, and help inform our collective agenda for the coming legislative session and year ahead.

Visit www.CHAPA.org for more information and to provide your feedback by taking our "Community Survey on CHAPA Policy Priorities".

 **Citizens' Housing and Planning Association**



Wine Tasting
Degustación de Vino

All proceeds go to the **4th City of Lawrence Theater Festival** | **4to Festival de Teatro de la Ciudad de Lawrence**

CONTRIBUTION \$10 | **CONTRIBUCIÓN \$10**

TERRALUNA
225 Essex St,
Lawrence MA

October 25, 2013 | 25 de octubre, 2013

For more information call Alfred Potter 978-601-2457 Vilma Montero 978-430-8320

Para más información llamar a Alfred Potter 978-601-2457 Vilma Montero 978-430-8320

Life Long Learning to Enjoy Halloween Party

Northern Essex Community College's Life Long Learning Program will host a Halloween Party on Thursday, October 31st 2pm in the David Hartleb Technology Center, Haverhill Campus, 100 Elliott Street.

Costumes are optional but there will be prizes for those who do decide to march in Life Long Learning's Horrible Parade in costume. Entertainment for this event will be a belly dance performance by IL'NARA, Hanna Yashmetsyeva of Haverhill.

Tickets for this event are \$15 and they include lunch and entertainment. To purchase your ticket call Charlene Boucher, NECC Life Long Learning coordinator, at 978-659-1225, Kathy Bresnahan or Rita LaBella at Haverhill Council on Aging at 978-374-2390, or Darlene Sutton at Bethany Homes in Haverhill at 978-374-2165.

Life Long Learning is a program of lectures, study groups, and trips for adults. All programs are open to the public.

For more information or to receive a free calendar of upcoming Life Long Learning events, contact Charlene Boucher, Life Long Learning coordinator, at 978-556-3825, or cboucher@necc.mass.edu

Gran Evento Musical Manifiéstate Tour

Iglesia Pentecostal M.I. Ebenezer
327 Haverhill St., Lawrence, MA.

Llega a Lawrence con la Adoradora Lucy Rodríguez y su Banda. Cantantes invitados: Ray Manuel, Silvia Martínez, Born to Praise (grupo infantil).

Boletas disponibles en:
Librería Cristiana Selemías,
429 Broadway, Lawrence.

El Bombazo Meat Market:
677 Bridge St. Lowell.

Niños menores de 12 años entran gratis.

Para más información llame 978-455-9165 - www.lucyrodriguez.org
Ray Manuel/YouTube "Mi corazón"

Fecha: Noviembre 1ro
Hora: 6:30 P.M.
Entrada: \$10.00

SEMANA HISPANA

Enlazando su Comunidad

Presents / Presenta

Dinner & Dance - Cena y Baile
RIO Night Club

9 Appleton Way Lawrence Ma.
Saturday November 2, 2013

6:00 pm
Dinner will be served 7:00 - 8:00 pm
Cena sera servida 7:00 - 8:00 pm

Just \$ 15.00 - Entrance,Dinner and Dance Included

Info. Call 978 479-0244 Sara Saldaña o 978 360 4104 Juanita Saldaña

Come and enjoy with us - Ven y disfruta con nosotros

CALENDARIO DE EVENTOS | CALENDAR OF EVENTS

Bethany Community Services & Haverhill COA



FOXWOODS CASINO

Wednesday, November 20th

Merrivista @ 6:15a

500 Primrose Street @ 6:45a

Cost of \$30 includes deluxe motorcoach transportation, full buffet lunch and slot play.

To avoid disappointment sign up early with Darlene at 978-374-2165 or Kathy or Rita at 978-374-2390 x 11 or x 16

Payment in full is due at sign up.

MAJES Community Center After school program

Monday - Friday 2:00pm - 5:30pm
96 East Haverhill St. Lawrence MA.



Registration Open

*Homework assistance
Arts & Crafts
Computer
Swimming
Gym
Snacks*

Ages 5 - 12

For information call 978-989-0080

Become Extraordinary!™

On Wednesday, September 4th, we opened our doors and welcomed 161 students to begin the 2013-2014 school year! We continue to see growth in all areas at Bradford, with our new elementary program adding an additional 25 students at our Oxford Avenue campus. In addition, our faculty and staff have grown 30% this year to 34 dedicated professionals.

Beyond The Books Tour @ Bradford Lower School Campus (97 Oxford Avenue)

Please come see our new tour! If you know of someone who may be interested in learning more about the life-shaping work happening every day at Bradford, please let them know about our tours. Upcoming tour dates are:

Wednesday, October 30th, 8:30 - 9:30 a.m.

Pentucket Kiwanis Wine Tasting

Pentucket Kiwanis will be hosting its 5th Annual Charity Auction Wine & Beer Tasting Gala on Friday, November 8th from 6:30pm to 10:00pm. It will be at The Galleria Banquet Room, Maria's Family Restaurant, 81 Essex Street, Haverhill Ma... If you are available you can come, take a couple of pictures, then put the camera and notebook down, pick up a glass of wine and enjoy the evening. I will be talking to you soon.



Notre Dame Education Center

354 Merrimack St • Entrance C • Suite 210 • Lawrence, MA 01843
Phone: 978-682-6441 x201
www.ndclawrence.org

PREPARING FOR CITIZENSHIP

CITIZENSHIP CLASSES

COST: \$60 FOR 10 Classes

WHEN: Tuesdays 6 - 7:30pm

DATES:

October 15, 22, 29

November 5, 12, 19, 26

December 3, 10, 17

To apply for citizenship you must have a green card, and lived in the United States for 5 consecutive years or 3 years if married to an American citizen.

You must pass an English Placement Test on WEDNESDAY, 10/09/2013 at 5 PM to register for the class.

Free citizenship workshop in February to assist in N-400 applications



**the northeast
independent
living
program, inc.**

**The Board of Directors
Presents:**

THE REMINISANTS



Peter Veneto; Mike Joyal; Dom Viscione; Mark Poulin; Bob Spitaleri & Ken Zambello
Rockin' The Oldies For All People With Disabilities

Friday, November 8, 2013

7:00 P.M. – 11:30 P.M.

\$30 Per Person

\$250 per table of 10 in advance

**Purchase tickets online at: www.nilp.org (Credit/Debit/PayPal) or
call Kevin Farrell at (978) 687-4288. Can't attend? Donations are accepted!**

All proceeds benefit The Northeast Independent Living Program, Inc. (NILP), a registered 501(c)(3) non-profit serving people with disabilities in 52 cities and towns in Northeastern Massachusetts for over 33 years.



**The Northeast Independent Living Program, Inc. (NILP)
20 Ballard Road, Lawrence, Massachusetts 01843
978-687-4288 Voice/TTY Fax: 978-689-4488
Visit us on the web at: www.nilp.org**



CALENDARIO DE EVENTOS | CALENDAR OF EVENTS

COME JOIN US FOR A HAUNTED HALLOWEEN ON THE HILL!



WHERE: GAGE FIELD, LOWELL, MA

DATE: SUNDAY, OCTOBER 27, 2013

TIME: 1-6PM

LIVE MUSIC WITH ELIZABETH LORREY!

PERFORMANCE BY STEVE BLUNT!



Pumpkin Painting!



Come in Costume!

Raffles! Chili Cookoff! Family Fun Activities!



The Eighteenth Annual "Village of Church Fairs"

In Amesbury Ma.



The 18th annual "Village of Church Fairs" will be celebrated on Saturday, November 2, 2013 from 9:00am to 3:00pm. "Village of Church Fairs" is sponsored by many of the local churches of Amesbury.

Traditional offerings will include crafts, baked goods, Christmas & Thanksgiving decorations, raffles, a variety of foods, and of course, fun!

Maps and menus will be available at every church. Come join the fun!!



LETTERS TO THE EDITOR

RUMBO
60 Island Street, Suite 211E
Lawrence MA 01840

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.

Rumbo

www.rumbonews.com

"The Bilingual Newspaper of the Merrimack Valley"



**CELEBRATE / CELEBRA
FOOD DAY**



AT THE FARMERS MARKET/ EN EL MERCADO DE GRANJEROS

WEDNESDAY/MIÉRCOLES 10/23/13 – 11am–2pm (Campagnone Common)

SATURDAY/SÁBADO 10/26/13 – 11am–2pm (Broadway & Park Streets)

****Market will be open regular hours/El mercado estará abierto horas regulares****

Bank of America

Food Demonstrations/Demostraciones de comida

Face painting/Pintacaras

Music/Música

And more../ y más..

Holy Family Hospital
A STEWARD FAMILY HOSPITAL



**For more information/para más información www.groundworklawrence.org
Or call/o llame a Rosa Piña at (978)974-0770 x 7001**

Lawrence Senior Center

Actividades Futuras

- Oct 24 Día de TRIVIA. 9:30am
- Oct 24 Reunión de los Veteranos. 2:00pm
- Oct 25 Bingo Especial! 1:00pm \$5.
- Oct 31 Almuerzo de Mariscos. 12:00 pm.

Upcoming Events

- Oct 24 TRIVIA Day! 9:30am
- Oct 24 Veteran's Meeting! 2:00pm
- Oct 25 Special Bingo! 1:00pm \$5
- Oct 31 Clam Bake! 12:00pm



ADOPT A PET**MSPCA-METHUEN & RUMBO
COOPERATIVE EDUCATION COLUMN**

DUNN - Pit Bull Terrier Mix: An adoptable dog in Methuen, MA
Medium • Young • Male

Dunn is 60lbs of a-dor-a-bull-ness!! He's about 10 months old, is white with black spots and even has some brown on his face (so cute). He came in as a stray and hasn't been appreciative of close handling, so he'd probably prefer a home with adults or teens that can understand when he's uncomfy. He would probably be too much for cats unless they are super dog savvy. This guy needs a home where he can be loved and learn to feel safe and like part of a family. Come visit Dunn today. :)



ERIC - Abyssinian: An adoptable guinea pig in Methuen, MA
Medium • Young • Male

My name is Eric and I'm about 7 months old. I am a super lovable guy. Feel free to stop by!



HAZEL - Domestic Short Hair - Buff And White: An adoptable cat in Methuen, MA
Small • Senior • Female

Hazel is a petite, senior lady of 10 years. Her little heart shaped face is adorable, but her story is heartbreaking. A child was allergic to her, so she lost her home, the only one she ever knew, at a time in her life when she should be looking forward to peace and quiet, and security.

Hazel is an affectionate kitty. She loves to be petted and get her chin scratched. She purrs up a storm when she is content. Hazel is eager to meet new people, especially all the kind volunteers who spend time with her, speaking softly to her, petting her and brushing her. She is such a love.



Hazel does not jump on counters, has excellent litter box habits and she likes to play with fuzzy mice and be tickled by feathery wands. She is strictly an indoor only kitty, and has no interest in going outside. She is quiet and mellow, and likes to sleep with you on your bed.

Hazel warms up to new people quickly.

OREO - Mini-Lop: An adoptable rabbit in Methuen, MA
Medium • Adult • Male

hey, I'm Oreo and i am a 1 year and 7 months old bunny. Can you tell why my previous owner called me Oreo? Just take a guess? Ok, that's too easy a question. I came in with Bella but can go home alone. We had our enclosures but also had run time with the family for about 3-4 hours a night. Perfect! Did you know rabbits are most active first thing in the morning and at night? It works out great for most owner's schedule. We can spend time with the family at night catching the News, American Idol, whatever! During the day if you are gone, please give me a large space to move around in and stretch out. It gets boring and I get sore in a tiny space. Who wants to be cooped up all day like that? a cat? a Dog? No! Then why a rabbit! Give me love, make me happy and I will give it all back in return. Nothing lowers the blood pressure like the love...



PEANUT BUTTER -Tabby - Brown: An adoptable cat in Methuen, MA
Small • Young • Male

Peanut Butter is a sweetheart! He is only 2 years old and very playful! Peanut Butter would love to have a friend to play with every day!



Peanut Butter was found outside so his history is another mystery to solve! He was hanging around a neighborhood for quite a few months. A kind person brought him into the adoption center before the cold nights settled in. Peanut Butter likes having steady meals and a warm bed!

Peanut Butter has been very friendly to everyone he meets.

There is evidence he is not fond of cats. Peanut Butter may be fine living with a dog if a very slow and easy introduction is done. Peanut Butter is still very young and would like to live with children.

Come meet this happy little boy cat and see if he is the match for you! If you can't find Peanut Butter when you visit the adoption center, be sure to ask for him by name! Cats are often ...

RACHAEL AND LILY - Goat: An adoptable goat in Methuen, MA
Medium • Adult • Female

Meet our two lovely lady goats. Rachael is a 3 year old creamy, white Pygmy doe and Lily is gorgeous, crimson red Boer doe.

These two are sweet and gentle, they are a little timid



SAVE LIVES: get your pet spayed or neutered Reduced SNAP fees are made possible through generous donations of time and resources by participating veterinarians who believe in the importance of spaying and neutering as part of a complete pet health care program.

Mayor William Lantigua/Lawrence Health Department

In partnership with
Walgreens Pharmacy (So. Broadway)

Flu Shots**Vacuna contra la gripe
at the/en el
Lawrence City Hall**

200 Common St (Basement), Lawrence

Thursday, November 7 ~ Jueves, 17 de Noviembre

9:30am-11:00am

**Any person 18 years or
older are welcomed!
Must bring Picture ID and
Insurance Card.**

**Toda las personas de 18 años
o más son bienvenidos!
Es necesario traer ID con
foto y su tarjeta
de seguro medico.**

For more information, please call:

Para más información, favor de llamar al:

978-620-3260



Public Health
Prevent. Promote. Protect.

**Middlesex Community College
Hosts Paranormal Ghost Hunter**

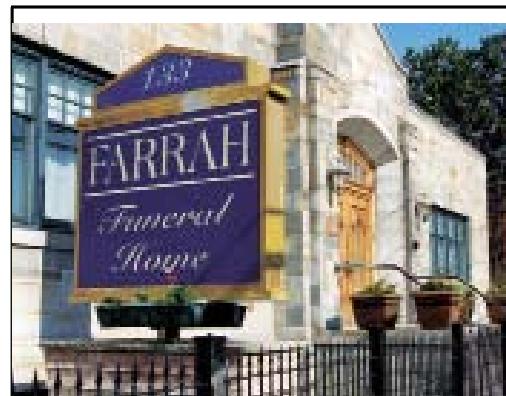
Middlesex Community College will host paranormal ghost hunter Ron Kolek and investigators from the New England Ghost Project at 8 p.m. Wednesday, Oct. 30, in the Bedford Campus Center, 591 Springs Road. This event is free and open to the public.

Just in time for Halloween, Kolek will lead participants in a live paranormal investigation of the Bedford campus. "Last year, we took a group tour through the Bedford campus. Each person was given one of the devices and scanners Kolek uses on his investigations," said Michael Rideout, one of MCC's Academic Advisors. "Our investigation revealed energetic activity on our scanners in a variety of areas from

the fitness trail to the attic in the South Academic building."

This event is sponsored by the MCC Activities Crew. For more information about The New England Ghost Project's visit to Middlesex, contact Funmi Oyekunle at studentengagement@middlesex.mass.edu or call 978-656-3394.

MCC is one of the largest, most comprehensive community colleges in the state. We offer more than 75 degree and certificate programs, plus hundreds of noncredit courses, during the day, evening and weekend, on our Bedford and Lowell campuses, and online. Middlesex – a great place to begin your future!



**137 Lawrence Street
Lawrence, MA 01841**

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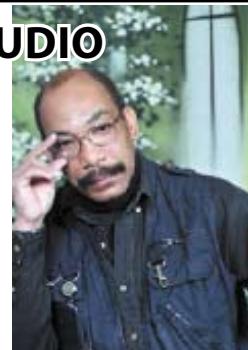
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TRUE PHOTO STUDIO*By Dario Arias*

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mdjincorporated@comcast.net



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CLASIFICADOS | CLASSIFIEDS

MVRTA is pleased to announce that bus and van service will run on Veterans Day, November 11, 2013.

Buses will operate on a regular Saturday schedule. Please refer to Saturday schedules for times or go to www.mvrta.com. EZ Trans and Ring and Ride will operate as well.

Please note that services that do not normally run on Saturdays, including Boston Commuter buses, and Non-ADA, service will not run on Veterans Day.

La MVRTA se complace en anunciar que el servicio de autobuses se ejecutará en Día de los Veteranos, 11 de noviembre de 2013.

Los autobuses operarán en un horario regular como el horario del sábado. Por favor consulte el horario del Sábado o ir a nuestra página de web. www.mvrta.com. EZ Trans y Ring & Ride operará también.

Tenga en cuenta que los autobuses que no funcionan normalmente los sábados, como Boston Commuter y NON-ADA, no se ejecutarán en el Día del Veterano.

For additional information about the MVRTA please call (978) 469-MVRTA (6878) or visit our website @ www.mvrta.com

**AFFORDABLE HOMEOWNERSHIP OPPORTUNITY
“THE VILLAGE AT FOX RUN PHASE TWO”****53 BALDWIN ROAD, BILLERICA, MA**

21-unit homeownership development
of which 3 units will be affordable
Each unit is 2 bedroom, 2 1/2 Bath

Units will be sold to eligible households who qualify
Maximum Affordable Price is \$170,500.00

Income Qualifications

Number of Occupants	Maximum Annual Income
1	45,100
2	51,550
3	58,000
4	64,400

Informational Meeting is scheduled for October 15, 2013

At Billerica Town Hall Auditorium
365 Boston Road
Billerica, MA 01821
At 7:00 P.M.

The purchasers of these units shall be chosen pursuant to a lottery.
People from all communities, including minorities, and families with children are encouraged to apply.

Applications will be made available starting September 20, 2013.

Applications are available by calling or by writing to The Law Office of John J. McKenna, 36 Webb Brook Road, Suite 2, Billerica, MA 01821. Tel. (978) 663-2170, Fax. (978) 663-2596.

Applications will also be available at the following locations: Billerica Public Library, Boston Road, Billerica Town Hall, Boston Road, Billerica Access Television, Inc., Boston Road.

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**¿Comenzando un Negocio? ¿Comprando un Negocio?
¿Haciendo Crecer su Negocio?**

CONSEJOS GRATIS Y CONFIDENCIALES SOBRE NEGOCIOS POR UNA
ORGANIZACIÓN SIN ÁNIMO DE LUCRO

Sesiones de Consejerías jueves de 10:00 AM a 2:30 PM
Excepto el 3^{er} jueves de cada mes

Por favor, llame al 978-686-0900 para una cita con Lawrence SCORE

MERRIMACK VALLEY CHAMBER OF COMMERCE
264 ESSEX ST.
LAWRENCE, MA 01840-1516

LETTERS TO THE EDITOR

RUMBO
60 Island Street, Suite 211E
Lawrence MA 01840

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.

NOTICE

The YWCA of Greater Lawrence is holding its annual meeting on Tuesday, November 5th from 8am to 9:30am at YWCA Fina House, 203 Haverhill Street, Lawrence, MA. All members of the YWCA are welcome to attend. Agenda includes program reports and financial status. Pre-registration is required on or before Tuesday, October 29th. To register, please email info@ywcalawrence.org.

NECESITAN CHOFERES PARA TRANSPORTAR ANCIANOS

Interfaith Caregivers of Greater Lawrence, una coalición de comunidades de fe, agencias de servicio social y organizaciones de salud, está buscando voluntarios para llevar a ancianos a citas al médico y otras citas de calidad de vida a través del Programa de Friends in Deed de Elder Services of the Merrimack Valley.

Si usted puede, aunque sea ocasionalmente, por favor, llame a Jerry Proulx, reclutador de voluntarios, al 1-800-892-0890 ext. 463 (y mencione Interfaith Caregivers.)

Gracias de parte de Interfaith Caregivers y los muchos ancianos que necesitan de los servicios de choferes voluntarios para poder permanecer independientes en su propio hogar.



DENTAL dreams

dentistry for KIDS and ADULTS

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& Adults**

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para niños y adultos*

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Adults	\$128
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Children	\$145
<i>under 21</i>	
<i>Niños</i>	

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and consultation (\$140 value)

Incluye: Examen, pulida de dientes,
rayo-x y consulta (es un valor de \$140)

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Servicio dental general para niños y adultos
- Walk-Ins Welcome
Lo atendemos sin cita
- Open Saturdays and Evenings
Abrimos los Sábados y de noche
- Emergencies Admitted Same Day
Atendemos emergencias

*Some adult benefits still remain

- ask for details

*Aun quedan beneficios para adultos,
llame para detalles

Dr Sameera Hussain DMD and Assoc.

**When's the last
time YOU and the
KIDS went to the
DENTIST?**

*¿Cuándo fue la última
vez que usted y los niños
fueron al Dentista?*

700 Essex St

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**Al lado de Family Dollar y Market
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978.683.2200



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Kids' Playground • Video juegos
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