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Día de los Veteranos en Lawrence



Veterans Day in Lawrence

Posing in front of the WWII Memorial Monument, veterans who served at different times and wars are front left, front row: William Collins, Lawrence City Councilor at-Large Roger Twomey, Deirdre Duemling, Army retired who acted as Chaplain at the event; Anthony I. Camasso, Joseph Chiarenza, Dan Donegan, Past Commander, and Laurence Collopy. Back row, from left, Joe Augusta, Commander D.A.V. District 2, Massachusetts; Don Silva and Robert T. McCann.

Petición de conteo de votos



Request for votes recount

Attorney Salim Tabit delivered to the office of City Clerk William Maloney the petition for a recount of votes in the mayoral election. After announcing his decision, Mayor William Lantigua received over 3,000 signatures at his Essex St. headquarters from people who voted in the last election asking for a recount of votes by hand and one by one.

The electoral law requires candidates to accompany the petition with 10 signatures of voters per district. In the case of Lawrence, Lantigua only needed 60 certified signatures in total.

El abogado Salim Tabit en la oficina del City Clerk William Maloney mientras depositaba oficialmente la petición para un conteo de votos en las elecciones para la alcaldía. Después de anunciar su decisión, el Alcalde William Lantigua ha recibido en su local de Essex St. más de 3,000 firmas de personas que votaron en las pasadas elecciones pidiendo que se haga un conteo de votos a mano, uno a uno.

La ley electoral exige que los candidatos acompañen la petición con 10 firmas de votantes por distrito. En el caso de Lawrence, Lantigua solo necesitaría 60 firmas certificadas en total.

Merrimack Valley Idol Winner



Quota International of Andover sponsored a Merrimack Valley Idol Contest and the winner was Nurilys Cintron, a 17-year-old from Lawrence. See more pictures and a complete list of contestants on page 10

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Veterans' Day in Lawrence



From left, Lawrence City Councilor at-Large Roger Twomey and State Representative Frank Moran placed a wreath at the WWII Memorial Monument located at the Lawrence Common in honor of all fallen soldiers.

History of World War I – (7/28/1914 -11/11/1918) known at the time as "The Great War" – which officially ended when an armistice or temporary cessation of hostilities, between the Allied nations and Germany went into effect on the eleventh hour of the eleventh day of the eleventh month. For that reason, November 11, 1918, is generally regarded as the end of "the war to end all wars."

On May 13, 1938, the 11th of November became a legal holiday—a day to be dedicated to the cause of world peace and to be thereafter celebrated and known as "Armistice Day." Armistice Day was primarily a day set aside to honor veterans of World War I, but in 1954, after World War II had required the greatest mobilization of soldiers, sailors, Marines and airmen in the Nation's history; after American forces had fought aggression in Korea, the 83rd Congress, at the urging of the veterans service organizations, amended the Act of 1938 by striking out the word "Armistice" and inserting in its place the word "Veterans." With the approval of this legislation (Public Law 380) on June 1, 1954, November 11th became a day to honor American veterans of all wars.

In the aftermath of World War I, disabled veterans in the United States found themselves seriously disadvantaged, with little governmental support. Many of these veterans were blind, deaf, or mentally ill

when they returned from the frontlines. An astonishing 204,000 Americans in uniform were wounded during the war. The idea to form the Disabled American Veterans arose at a Christmas party in 1920 hosted by Cincinnati Superior Court Judge Robert Marx, a U.S. Army Captain who had been injured in the Meuse-Argonne Offensive in November 1918.

Although it had been functional for some months by that time, the Disabled American Veterans of the World War (DAVWW) was officially created on September 25, 1921, at its first National Caucus, in Hamilton County Memorial Hall in Cincinnati. While touring across the U.S. as part of the election campaign of James M. Cox, Judge Marx publicized the new organization, which quickly expanded. It held its first national convention in Detroit on June 27, 1921, at which time Marx was appointed the first national commander.

In 1922, a women's auxiliary organization was founded. The DAVWW continued working through the Great Depression to secure the welfare of disabled veterans, although their efforts were troubled by fundraising challenges and the desire of the public to put the World War behind them. In the midst of these troubled years, DAVWW was issued a federal charter by Congress, on June 17, 1932.

Statement read by Joe Augusta, Commander D.A.V. District 2, Massachusetts, written by Anita M. Reed, State Commander 2012-2013, Disabled American Veterans Department of Massachusetts with the request to be read at every celebration held on Veterans Day on 11/11, 2013.

Today and days like it are a time for mottos and memories. The mottos will often evoke a memory to us all. Let me give some examples of mottos that I'm sure you have heard. "Semper Fidelis, Semper Paratus, Uno ab alto, not self but country, this we'll defend. There is also one that most here should know - Neither snow nor rain nor heat nor gloom of night stays these couriers from the swift completion of their appointed rounds.

There is also a motto seen on places like book jackets and Book en Wald. That is "lest we forget". Monuments exist "lest we forget". Parades and ceremonies exist "lest we forget". Statues and plaques exist "lest we forget".

The Veteran Service Organizations in many ways exist "lest we forget". Only twice a year are Americans asked to remember the veterans who have served this country.

In the fall, here today, we remember all of the men and women who wore the uniform and swore their lives to your protection.

In the spring we have Memorial Day "lest we forget" those who in the words of Abraham Lincoln gave "the last full measure of their devotion" and gave their lives in the service of our country.

As you see my theme today is "lest we forget".

This phrase is found on memorials and buildings worldwide. Calvin Coolidge said, "The nation which forgets its defenders will be itself forgotten."

Why have we fought and why do young men and women this very moment fight in America's wars?

VETERANS DAY

CONTINUES ON PAGE 5

EDITORIAL | EDITORIAL

Lawrence tiene un Ídolo

Hay un dicho viejo que dice: si no te gusta el tiempo en Massachusetts, espera cinco minutos. En Lawrence, cuando más desesperado te encuentres por leer las buenas noticias, solo tienes que esperar una semana por la nueva edición de Rumbo.

Esta vez la buena noticia es acerca de una joven de 17 años de edad, terminando su último año en Central Catholic High School, que desde que tenía 5 años ha estado estudiando piano y danza, ha actuado en presentaciones teatrales locales, ganó una beca en el New England Theatre Conference en Natick y ahora salió triunfadora en el concurso llevado a cabo por Merrimack Quota International de Andover, compitiendo entre ocho otros contendientes.

¿Por qué estamos tan contentos?

Primero, porque es de Lawrence; segundo, porque es mujer y tercero, porque es latina. Tres razones para los que se nutren de malas noticias y piensan que nadie así puede triunfar y ella lo ha logrado.

Y este no es el fin. Con esta oportunidad, se acerca más a su sueño de actuar en Nueva York.

Nuestras felicitaciones a Nurilys Cintrón, el Ídolo 2013 del Valle de Merrimack y le deseamos todo género de futuros éxitos.

Lawrence has an Idol

There is an old saying that says if you do not like the weather in Massachusetts, wait five minutes. In Lawrence, the more desperate you are to read about good news; you just have to wait a week for the new edition of Rumbo.

This time the good news is about a 17-year-old senior student of Central Catholic High School, who has been studying piano and dance since she was 5, has performed in local theater, won a scholarship to the New England Theatre Conference in Natick and now emerged winner in the contest conducted by Merrimack Quota International of Andover, competing against eight other contenders.

Why are we so happy?

First, because she is from Lawrence; second, because she is a female and third, because she is Latina. Three reasons for those who thrive on bad news and think no one like her can succeed yet, she has managed to get there.

And this is not the end. With this opportunity, she is closer to her dream of acting in New York.

Congratulations to Nurilys Cintron Merrimack Valley Idol 2013 and we wish her all kinds of future achievements.

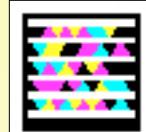
"Make it a rule never to give a child a book you would not read yourself."

"Fíjese una regla de nunca dar a un niño un libro que usted no leerá."

- George Bernard Shaw

Rumbo

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Nueva clase de Auxiliares de Enfermeras en NDEC



La clase incluye los siguientes miembros: De pie, / The class includes the following members: Standing: Instructor, Amy White, R.N., B.S.N. Students: Christalee Quezada, Rodelkis Perez, Elia Adames, Rosanna Ceballo, Donna Harrold, Karina Reyes, Madeleine Moore, Yerlin Cruz, Ruth Ortiz. Sentadas/Seated: Hilda Rivera, Coraly Quiroz, Maddelyn Fuentes, Dilcia Medina, Stephanie Peña

Sister Eileen Burns, SND Den, Directora Ejecutiva del Centro Notre Dame de Educación, localizado en el 354 de Merrimack Street, Lawrence, MA, tiene el placer de anunciar la graduación de la trigésimo-primer promoción de auxiliares de enfermería, desde que comenzó el programa. Esto supone más de 400 enfermeras auxiliares que han completado el programa y se han ido a trabajar en el campo del cuidado de la salud. Estos graduados tomarán el examen de Asistente de Enfermería de la Cruz Roja de Estados Unidos en las próximas semanas para convertirse en auxiliares de enfermería certificados.

Además de sus estudios clínicos en Servicios de Salud en María Inmaculada, estos alumnos también han completado una semana de servicio práctico como voluntarios en las siguientes instalaciones cooperantes: Cuidado Diurno Para Adultos en María Inmaculada, Oasis Adult Day Care, Methuen Village, Silverthorne y Fidelity House.

November 2013 Class of NDEC Nurse Assistants

Sister Eileen Burns, SND deN, Executive Director of the Notre Dame Education Center, 354 Merrimack Street, Lawrence, MA, is pleased to announce the graduation of the thirty-first class of nursing assistants, since the program began. This marks more than 400 nurse assistants who have completed the program and gone on to work in the field of health care. These graduates will take the American Red Cross Nurse Assistant test in a few weeks to become certified nurse assistants.

In addition to their clinical studies at Mary Immaculate Healthcare Services, these students have also completed another week of practical service as volunteers in the following cooperating facilities: Mary Immaculate Adult Day Care, Oasis Adult Day Care, Methuen Village, Silverthorne and Fidelity House.

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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.

ANUNCIO PAGADO

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ANUNCIO PAGADO

CONTINUES FROM PAGE 2

VETERANS

Organizer of the event, Donald Silva, a Korean War veteran, did a synopsis of the creation of the Veterans Day observance.



Posing in front of the WWII Memorial, are Retired Marine Joseph Chiarenza, and his son Kurt who is serving in the Army.



From left, Michael Finn holding both, the American and the Disable American Veterans Flag, Rony Abreu, ROTC Secretary, responsible for ringing the bell at 11:11 and members of the Lawrence High School ROTC.

Why? Because you can go to the Church of your choice and when you choose to do so.

Think what you will and say what you think, freely without fear.

Look into the eyes of a small child and know because of the sacrifice of you and all veterans that child will grow up with free opportunity in their lives without any restrictions imposed by the identity they were born with or oppressed on account of the class into which they were born and know that these and all freedoms were paid for by your sacrifices.

If you want to know who fought in our nation's wars just visit the Soldiers' Homes in Chelsea and Holyoke or any VA Hospital. True places of honor. They need you not to forget them while they lie in their beds.

The Disabled American Veterans established DAV hospital day on the first Sunday in December to be a commemoration of Pearl Harbor Day — "lest we forget. On that day every patient in those facilities will be visited and receive a gift.

You are welcome to join us and spend a few moments with these he-roses and she-roses.

You will get more than you give to those who gave so much for you.

The DAV was founded, exists today and God willing will continue so that this Nation and all of its citizens will never forget.

Our fellow Veterans' Organizations and we are on the same street and heading in the same direction and we shall never allow the pavement divide us as together we fight to make life better for Veterans.

May almighty God bless those who even now guard the borders of liberty, those who died or were disabled doing that and all who ever served as the defenders of our liberties.

We pray to God that all our memorials are never again barricaded, that all our cemeteries stay open, and that ceremonies like this one continue to commemorate a debt that can never be repaid made by those who never ask for recompense and May God Bless this country now and forever one nation UNDER GOD.



Members of the Lawrence Civil War Memorial Guard, who have worked hard to develop, enhance and support the preservation, education and remembrance of Civil War history in, of and about Lawrence, Massachusetts presenting the colors.



**Lawrence
General
Hospital**



El Programa de Cuidados Coronarios del Lawrence General Hospital obtuvo el reconocimiento a la Excelencia Cardiovascular otorgado por ACE (por sus siglas en inglés: Accreditation for Cardiovascular Excellence); siendo el primer hospital de Nueva Inglaterra en recibir este reconocimiento.

LGH está listo en cualquier momento que usted necesite atención y cuidado. Pero hoy, Lawrence General lo necesita a usted.

Lawrence General Hospital (LGH) es el único hospital importante sin fines de lucro que sirve a nuestra comunidad y sus alrededores. Para continuar mejorando y creciendo, necesitamos su ayuda. Nosotros nos esforzamos cada día en mejorar la calidad del cuidado a nuestros pacientes, en expandir las opciones de atención médica locales sin aumentar los costos para usted y su familia.

Cualquier clase de donación que haga hoy, nos ayudará a :

- Apoyar en el Laboratorio nuevo de Simulación y Entrenamiento para enfermeras y doctores
- Mejorar "La Experiencia Pediátrica" con juegos, juguetes y DVDs
- Obtener más ositos de peluche, contar con más personas que pinten las caritas de los niños y conseguir mucha más diversión para nuestros pacientes más jovencitos.
- Renovar completamente el área de pacientes internos del Russell 5 para el siguiente año
- Traer a LGH especialistas adicionales de Beth Israel Y Tufts.
- Apoyar en el nuevo Centro Bariátrico y de Control de Peso
- Abrimos nuestro nuevo Centro Medico en Andover, asociado con Pentucket Medical
- Y muchas cosas más

Por favor, apóyenos hoy con una donación entrando a la página web www.lawrencegeneral.org/donate o enviando un cheque a la orden de "Lawrence General Hospital" a LGH, 1 General Street, PO Box 189, Lawrence, MA 01842-9987. O puede llamarnos al 978-946-8099.

Muchas Gracias por su consideración y su apoyo!

So good. So caring. So close.

Degustando vinos por una causa

Por Alberto Surís

Nuestras excusas al Padre Joel Almonó. Se nos quedó en el tintero reportar la animada reunión celebrada el viernes, 25 de octubre en Terra Luna.

Por una módica contribución muchos tuvimos el privilegio de vernos entre amigos disfrutando de una copa, tal vez varias, de deliciosos vinos. Nunzio Di Marca trajo una selección de vinos donados por la casa Rolivia en Andover St., Lawrence y nos explicó detalles y diferencias entre cada cual, incluyendo la región de dónde provienen. La selección incluyó Chardonnay, Merlot, Pinot Grigio y Rosso.

Entretanto, con ello contribuimos a recaudar fondos para el 4to Festival Anual de Teatro de la Ciudad de Lawrence a celebrarse comenzando desde el sábado 7 al 15 de diciembre.



Si usted estaba allí, búsquese en esta foto y diga: Junto al Padre Amonó, contribuyendo al 4to Festival Anual de Teatro de Lawrence.

If you were there, find yourself at this photo and say: Together with Father Almonó, contributing to the 4th Annual Lawrence Theatre Festival.

Wine Tasting for a cause

By Alberto Surís

Our apologies to Father Joel Almonó. We neglected to report a lively meeting on Friday, October 25th at Terra Luna.

For a small contribution many of us had the privilege of sharing with friends and enjoying a drink, perhaps several, of delicious wines. Nunzio Di Marca brought a selection of wines donated by Rolivia on Andover St., Lawrence and he explained details and the differences of each one, including the region they come from. The selection included Chardonnay, Merlot, Pinot Grigio and Rosso.

Meanwhile, we contributed to raise funds for the 4th Annual Theatre Festival of the City of Lawrence to be held starting Saturday, December 7 through the 15.



Martha Vélez y su esposo Fernando disfrutando del evento.

Martha Velez and her husband Fernando enjoying the event.



No es fácil servir vino mientras el servido y el servidor están mirando a la cámara. Estos lo lograron. Vilma Montero hizo muy buen trabajo esa noche.

It's not easy to serve wine as the served and the server are looking at the camera. These two, succeeded at it. Vilma Montero did a very good job that evening.



Nunzio Di Marca mostrando al Padre Joel Almonó su colección de fotos de champiñones que tiene almacenada en su iPod.

Nunzio Di Marca showing Father Joel Almonó his collection of mushroom photos stored in his iPod.



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Aprueban reforma del financiamiento de campaña

La legislación de DiZoglio extenderá ley actual de los candidatos a cargos municipales

La Cámara de Representantes de Massachusetts ha votado por unanimidad para aprobar la legislación de reforma de las finanzas de campaña, patrocinada por la Representante Estatal Diana DiZoglio (D-Methuen).

En el Proyecto de Ley 3719, ley para reforzar los requisitos de presentación de informes financieros de campaña, la ley actual sobre finanzas de campaña se extenderá a los candidatos a cargos municipales que presentan ante la Oficina de la Campaña y Financiamiento Político. Bajo la ley anterior, los candidatos a cargos estatales o del condado que no presentaran los informes financieros de campaña no podían aparecer en una boleta de elección primaria o general, sin embargo, esta ley no se aplicaba a los candidatos municipales.

Momentos antes de que la Cámara de Representantes votara a favor de su entrada en vigor, DiZoglio tomó la palabra para abogar por la aprobación del proyecto.

"Esta legislación asegurará que los candidatos en las elecciones municipales que se presenten en la oficina de campaña y financiamiento político están sujetos a los mismos estándares que los candidatos en las elecciones del condado y del estado", dijo DiZoglio, en su discurso. "Quiero

agradecer al Presidente de la Comisión Mixta de Leyes Electorales James Murphy y su equipo por su incansable labor en este proyecto de ley. Tengo la esperanza de que nos encontramos en un frente unido en este momento, no como demócratas y republicanos, sino como estadistas, en el apoyo a la legislación de sentido común para aportar más transparencia a nuestro gobierno".

"Como vicepresidente de la Comisión de Leyes Electorales, aplaudo los esfuerzos de la Representante DiZoglio", dijo la Representante Estatal Linda Dean Campbell (D-Methuen). "Muchas campañas locales implican grandes gastos y el público tiene derecho a esperar que los candidatos locales están sujetos a los mismos requisitos que el resto de los funcionarios electos con respecto al reporte de financiamiento de campañas."

"Felicitó a mi colega Diana DiZoglio, un orgulloso miembro de la delegación de Lawrence, para la introducción de este importante proyecto de ley", dijo el Representante Estatal Marcos A. Devers (D-Lawrence). "Esta ley reafirma el compromiso de la Legislatura a la ética."

"Esta es una gran legislación que refuerza los requisitos de presentación de informes financieros de campaña y quiero dar las gracias a la Representante DiZoglio por patrocinarlo", dijo el Representante Estatal Frank A. Moran (D-Lawrence).

House Passes Campaign Finance Reform

DiZoglio legislation will extend current law to candidates for municipal office

The Massachusetts House of Representatives has voted unanimously to enact campaign finance reform legislation, sponsored by State Rep. Diana DiZoglio (D-Methuen).

Under House Bill 3719, An Act to strengthen campaign finance reporting requirements, current campaign finance report law will be extended to candidates for municipal office who file with the Office of Campaign and Political Finance. Under prior law, candidates for state or county office who failed to file campaign finance reports could not appear on a primary or election ballot, yet this law did not apply to municipal candidates.

Moments before the House voted in favor of its enactment, DiZoglio took to the floor to advocate for the bill's passage.

"This legislation will ensure that candidates in municipal elections who file with the office of Campaign and Political Finance are held to the same standards as candidates in county and state elections," said DiZoglio, in her speech. "I want to thank House Chair of the Joint Committee

on Election Laws James Murphy and his staff for their tireless work on this bill. It is my hope that we stand on a united front right now, not as Democrats and Republicans but as statesmen and stateswomen, in supporting common sense legislation to bring more transparency to our government."

"As Vice Chair of the Committee on Election Laws, I applaud the efforts of Rep. DiZoglio," said State Rep. Linda Dean Campbell (D-Methuen). "Many citywide local races involve large expenditures and the public has a right to expect that local candidates are bound by the same requirements as all other elected officials regarding campaign finance reporting."

"I commend my colleague Diana DiZoglio, a proud member of the Lawrence delegation, for introducing this important bill," said State Rep. Marcos A. Devers (D-Lawrence). "This legislation reaffirms the Legislature's commitment to good ethics."

"This is a great piece of legislation that strengthens campaign finance reporting requirements and I want to thank Representative DiZoglio for sponsoring it," said State Rep. Frank A. Moran (D-Lawrence).

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Practical Money Skills

Entendiendo el llamado 'Kiddie Tax' (Impuesto a los ingresos de los hijos)

POR/BY JASON ALDERMAN



A pesar de tener un apodo que suena muy inocente, el "kiddie tax" puede hacer estragos en las declaraciones anuales de los contribuyentes desprevenidos.

El Congreso anunció este impuesto por primera vez como parte de la Ley de Reforma Fiscal de 1986 para desalentar a que los padres adinerados oculten sus ingresos por inversiones en cuentas a nombre de sus hijos, evitando así tener que pagar impuestos sobre esos montos. Desde entonces, las reglas se han estado retocando periódicamente.

Si bien este impuesto se solía aplicar solo a los ingresos no salariales de los hijos menores de 14 años (de ahí su apodo), ahora se aplica a todos los hijos menores de 19 años (y a los estudiantes de tiempo completo menores de 24 años), siempre que sus ingresos salariales no superen la mitad de los gastos anuales para su manutención.

Además, el "kiddie tax" no solo afecta a las personas adineradas: Cualquier donación directa que los padres o abuelos hagan a sus hijos o nietos menores, ya sea para evitar el impuesto a las donaciones o simplemente por generosidad, podría generar ingresos por inversiones que podrían estar sujetos al

"kiddie tax" si superaran un cierto monto. Este es un resumen de cómo funciona este impuesto y a quién afecta:

Como ocurre con los adultos, el IRS distingue entre los ingresos que los hijos ganan (reparto de periódicos, trabajos de verano, etc.) y los ingresos no salariales que obtienen por inversiones, como intereses, dividendos y ganancias de capital —generalmente a través de cuentas que sus padres abren a su nombre.

La tributación de los primeros U\$S1.000 de los ingresos no salariales del hijo por lo general se compensa con la deducción fiscal de U\$S1.000 aplicable a los dependientes y, por lo tanto, no serán imponibles. Los siguientes U\$S1.000 son imponibles a la tasa fiscal que le corresponda al hijo (por ejemplo, el 10 por ciento para los ingresos imponibles hasta U\$S8.925). Pero todo ingreso no salarial que supere los U\$S2.000 es imponible a la tasa fiscal marginal del padre, que puede llegar al 36,6 por ciento en el caso de los matrimonios que tengan ingresos imponibles por más de \$450.000.

Hay dos formas de declarar los ingresos por inversión de su hijo ante el IRS: Presentar una declaración fiscal por separado para su hijo usando el Formulario 8615 del IRS; o incluirlo en su propia declaración fiscal usando el Formulario 8814 del IRS —esto último solo se puede hacer si no tiene ingresos por inversiones

que declarar. El impuesto a pagar será el mismo en ambos casos.

Nota importante: Si bien incluir los ingresos por inversiones de sus hijos en su declaración fiscal puede ser más conveniente, eso podría incrementar tanto sus ingresos brutos ajustados que podría tener que pagar el impuesto mínimo alternativo o tal vez no pueda acceder a ciertas deducciones y créditos basados en los ingresos. Por ejemplo, las personas que tienen ingresos brutos ajustados modificados superiores a U\$S80.000 (U\$S160.000 para los matrimonios) no pueden acceder al Crédito Fiscal Oportunidad Estadounidense.

Otras reglas sobre el impuesto a los ingresos de los hijos:

- Para ser considerado estudiante de tiempo completo, el hijo debe concurrir a la institución educativa la jornada completa durante cinco meses al año, como mínimo.
- El "kiddie tax" no se aplica a los hijos que: tienen entre 19 y 23 años y no son estudiantes de tiempo completo; utilizan más de la mitad de sus ingresos salariales en su manutención; tienen más de 24 años y todavía son dependientes de sus padres; o tienen menos de 24 años pero están casados y presentan una declaración fiscal

Understanding the 'Kiddie Tax'

For something whose nickname sounds so innocent, the "kiddie tax" certainly can wreak havoc on unprepared taxpayers' yearly returns.

Congress first introduced the kiddie tax as part of the Tax Reform Act of 1986 to discourage wealthy parents from sheltering their investment income in accounts under their children's names, thereby avoiding paying taxes on the amounts. The rules have been tweaked periodically ever since.

Although the kiddie tax once applied only to the unearned income of children under 14 (hence the nickname), it now impacts all children under age 19 (as well as full-time students under 24), provided their earned income does not exceed half of the annual expenses for their support.

Moreover, the kiddie tax is not just a wealthy person's problem: Any outright gifts parents or grandparents bestow on young children, whether to avoid triggering the gift tax or simply out of generosity, could actually be generate investment earnings that would be subject to the kiddie tax if they exceed a threshold amount.

Here's a primer on how the kiddie tax works and whom it impacts:

As it does with adults, the IRS differentiates between income children earn (paper routes, summer jobs, etc.) and unearned investment income they receive

POR FAVOR VEA KIDDIE TAX

CONTINÚA EN LA PÁGINA 21

MONEY SKILLS

CONTINUES ON PAGE 22

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WOW! MOM! MOM! MOM!

Gov. Patrick announces over \$73 million to build or preserve homes

Projects will create growth and opportunity, over 1,900 construction jobs in communities across the Commonwealth

Governor Deval Patrick announced over \$73 million in affordable housing resources and tax credits for projects in 17 communities across the state, building on the Patrick Administration's commitment to improving housing infrastructure to support growth and opportunity throughout the Commonwealth.

"Creating or preserving affordable housing helps to generate jobs, grow local businesses and strengthen our communities" said Governor Deval Patrick. "Government's role is to help people help themselves, and sustainable affordable housing will create growth and opportunity in our communities that will last for generations to come."

Funding, which is made available through the Department of Housing and Community Development, will support the following projects:

Duck Mill/Union Crossing Phase II is a historic re-use project located in Lawrence and sponsored by the non-profit Lawrence Community Works. DHCD will support the project with Low Income Housing Tax

Credits, federal HOME funds, and state subsidy funds, and the city of Lawrence also will provide support to the project.

"This type of urban renewal is great for the City of Lawrence. I am proud to have voted for the Housing Bond bill that will bring State Funds to help renovate the Duck Mill/Union Crossing area and the Malden Mills of Lawrence. This project will create 135 affordable units for families in need and will serve as a model for future project," said Representative Frank A. Moran.

Malden Mills II is a historic re-use project located in Lawrence and sponsored by Winn Development. DHCD will support this project with Low Income Housing Tax Credits, federal HOME funds, and state bond subsidies. The city of Lawrence also has committed funds to this project. When completed, Malden Mills II will offer 62 affordable units for families, including seven units reserved for households earning less than 30 percent of area median income. Winn Development already has completed a highly successful earlier phase of this large-scale redevelopment project.

Gorham Street Apartments is a new construction project in Lowell sponsored by the non-profit Coalition For A Better Acre. DHCD will support the project with Low Income Housing Tax Credits, federal

HOME funds, and state subsidies, and the city of Lowell also will provide support to the project. When completed, Gorham Street will feature 24 affordable housing units for families.

Massachusetts Mills III is a historic reuse project located in Lowell and sponsored by The Mullins Company and Rees-Larkin Development. DHCD will support the

project with a Low Income Housing Tax Credits, federal HOME funds, and state bond subsidies. The city of Lowell also has committed funds to Mass Mills III. When completed, the project will include 70 total units for families: 57 units will be affordable, including seven units reserved for households earning less than 30 percent of area median income.



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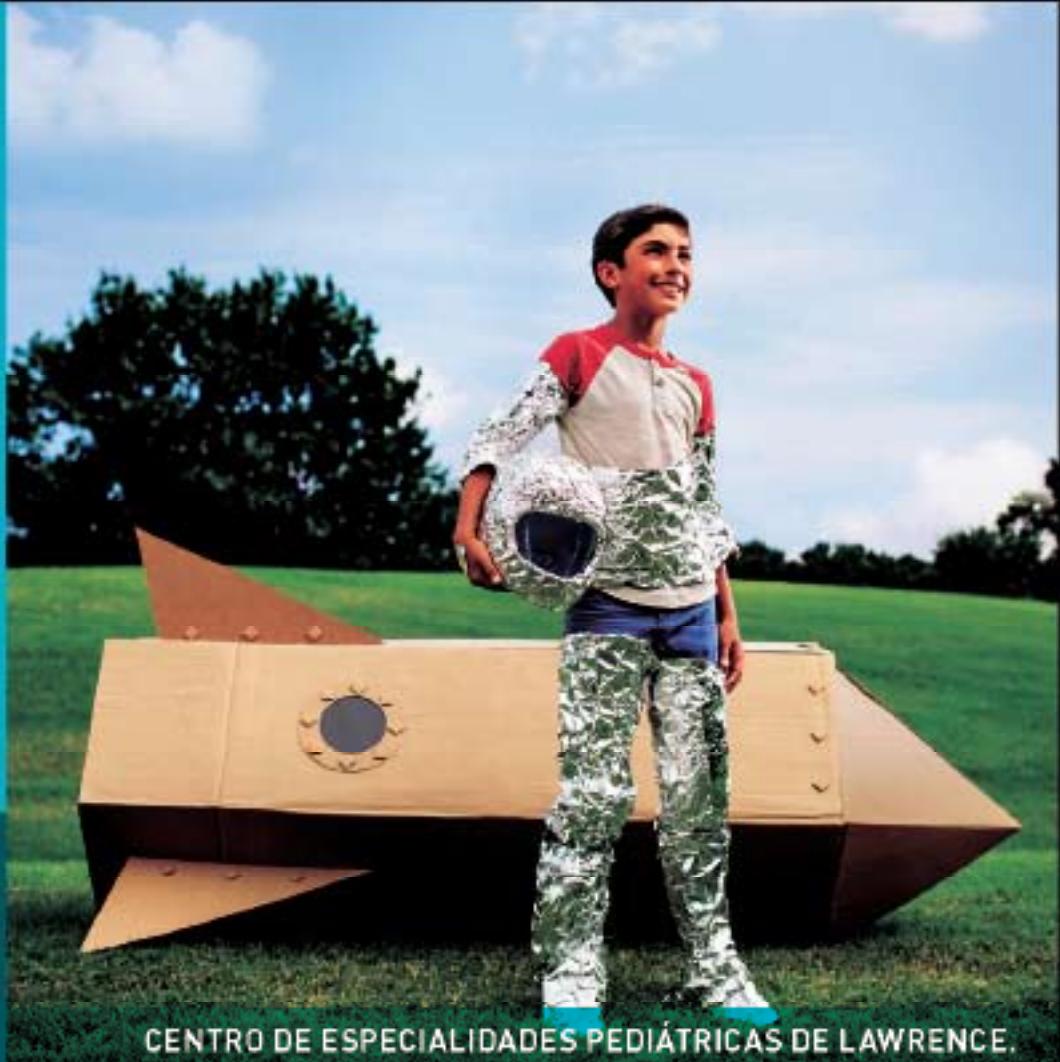
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Quota International's Merrimack Valley Idol Winner



Nurilys Cintron con su madre Nury Cintrón.

Nurilys Cintrón, una joven de 17 años de edad, estudiante en Central Catholic High School en Lawrence fue la ganadora del Concurso Idol de Quota International de Andover.

Ella ha estudiado piano y baile durante 12 años. En los últimos cuatro años, ha actuado en papeles secundarios en la revista musical Hairspray de Acting Out y Crazy For You en el teatro de Central Catholic. También ganó recientemente una beca de

teatro musical de \$500 en el New England Theatre Conference en Natick.

Nurilys está aplicando actualmente a la universidad en Nueva York, Connecticut y Boston para el teatro musical y está en espera de cumplir sus sueños de convertirse en una artista en Nueva York.

Nurilys ganó el concurso interpretando la canción "I am Changing" (Estoy cambiando) de Krieger y Eyen de Dreamgirls.



Nurilys Cintron being congratulated by a representative of the Quota International of Andover after winning the contest. Quota International is a non-profit organization whose focus is to provide financial support, time and resources to help meet the needs of disadvantaged women and children and to individuals who are deaf or hard of hearing in the Merrimack Valley.

Nurilys Cintron, a 17-year-old senior at Central Catholic High School in Lawrence was the winner of the Quota International of Andover Idol Contest.

She has studied piano and dance for 12 years. In the past four years, she has performed in supporting roles in Acting Out's Hairspray the Musical, and Central Catholic Theatre Guild's Crazy For You. She also recently won a musical theatre

scholarship of \$500 at the New England Theatre Conference in Natick.

Nurilys is currently applying to college in New York, Connecticut and Boston for musical theatre and is looking forward to fulfilling her dreams of becoming a performer in New York.

She won the contest interpreting the song "I am Changing" of Krieger and Eyen of Dreamgirls.

Performers and their songs

Heather Alfano- Heather is a well-rounded 15-year-old from Salem, New Hampshire. (Song: Beautiful, Christina Aguilera)

Nurilys Cintron- Nurilys is 17 years old and a senior at Central Catholic High School in Lawrence. (Song: I am Changing, Krieger/Eyen-Dreamgirls)

Emma Harris - Emma is 14 years old and a freshman at Andover High School. (Song: You Lost Me, Christina Aguilera)

Jillian Knopping - Jillian is 14 years old and is a freshman at North Andover High School. (Song: Falling Slowly, Glen Hansard)

Megan Lally- Megan is currently a hairdresser at Shear Art in Billerica, MA. There are three Megans in her salon and when people call to make an appointment with her, they say, "Can I have the singing Megan, please?" (Song: Rolling In the Deep, Adele)

Anna McCabe- Anna is an 18 year old from Lawrence and a first semester freshman at Berklee College of Music in Vocal Performance. (Song: Someone Like You, Adele)

Josef Nocera- Josef is a full-time musician who began his career as a street performer on the east coast, including Newburyport and Martha's Vineyard. (Song: "That'll Be The Day" by Buddy Holly!)

Dakota O'Driscoll- Dakota is 16 and a musician and song writer from Dunstable. She plays guitar, ukulele, drums and piano but her favorite instrument is her voice. (Song: At Last, Etta James)

Jamie Dyan Taker- Jamie is an accounts payable clerk by day, elementary education student by night, and spends the rest of her time as an aspiring actress and singer. (Song: If I Loved You, Rodgers and Hammerstein- Carousel)

The Merrimack Valley Idol judges were Mike Fay, a theatre producer and performer; Rebecca Farnham, Opera Director at Treble Chorus of New England also teaches piano and voice privately; and Elizabeth Sarantos, a private reading and writing tutor.

LFDCS celebró su Feria Anual de Escuelas Secundarias

El miércoles, 16 de octubre, la escuela Lawrence Family Development Charter School (LFDCS) dio la bienvenida a 26 escuelas privadas y parroquiales para su Feria de High School. De las escuelas privadas que estaban presentes, LFDCS tenía cuatro escuelas allí que se clasifican entre las mejores diez escuelas privadas en el país. El objetivo de la Feria Anual de High School es dar a los estudiantes de 8vo grado y sus padres la oportunidad de explorar opciones de escuelas secundarias, tener conversaciones con los oficiales de admisión y proporcionar a los estudiantes de octavo grado la información sobre las escuelas que planean seguir posiblemente para sus futuros estudios de secundaria.

En términos de número de aceptaciones y el total de becas de secundaria adjudicados, los estudiantes de Lawrence Family Development Charter School que se graduarán en junio de 2014 la esperanza de cumplir o superar los logros de los estudiantes de 8vo grado que se graduaron en junio de 2013. Esto no será una tarea fácil porque, según el Superintendente Ralph Carrero, los graduados en el 2013 fueron otorgados ¡1.5 millones de dólares en becas y ayuda financiera para los cuatro años de su educación secundaria!

Las siguientes fueron las escuelas que participaron en el desarrollo de la Lawrence Family Development Charter School: Academia de Notre Dame, Austin Prep School, Berkshire School, Bradford Christian Academy, Brooks School, la Central Catholic High School, Choate Rosemary Hall, Concord Academy, Foxcroft Academy, Academia Fryeburg, Groton School, Holderness School, Lawrence Academy, Maine Central Institute, Milton Academy, Noble and Greenough School, Northfield Mount Hermon, Notre Dame Cristo Rey High School, la Academia Phillips en Andover, Phillips Exeter Academy, Pingree School, Pomfret School, Presentation of Mary Academy, St. John's Prep, St. Mark's School, Stoneleigh-Burnham School, Suffield Academy, The Governor's Academy y Worcester



Prior to the Lawrence Family Development Charter School (LFDCS) High School Fair, students gathered outside of the school at 400 Haverhill Street. Shown L to R are: LFDCS 7th grader Orlando Payne, LFDCS 8th grader Pedro Matos, Jaime Nuñez, a LFDCS graduate and current student at Philips Academy Exeter, LFDCS 8th grader Estarlyn Hidalgo, and Nelson Frias also a LFDCS graduate and current student at St. John's Prep.



Wanda Velez, mother of 8th grade LFDCS student Heidy Placido, speaks with Angelica Ferreira. Angelica, a graduate of LFDCS and current senior at Central Catholic High School, returned as a alumna of the charter school to recruit students for Central Catholic.

POR FAVOR VEA FERIA ESCOLAR

CONTINÚA EN LA PAGINA 21



Promfret School's Director of Diversity and Community Relations Steven A. Davis speaks with Lawrence Family Development Charter School 8th grader, Brichelle Peña and her mom, Erika Lara.



Lawrence Family Development Charter School (LFDCS) 8th graders plan which schools at the High School Fair to investigate with Carlos Cedeño the LFDCS' Placement Counselor. Featured (L to R) are: Yaimaraliz Rodriguez, Yamilca Fermin, Dianelys Hidalgo with Carlos Cedeño.



Admission officer Sean Atkins, the Associate Director of Admissions at Suffield Academy, Suffield Connecticut speaks with LFDCS 8th graders: Oscar Lopez and Felix Breton.

Annual High School Fair at LFDCS

On Wednesday, October 16th, the Lawrence Family Development Charter School (LFDCS) welcomed 26 private and parochial high schools to its High School Fair. Of the private schools that were present, LFDCS had four schools that are ranked in the top ten private high schools in the country. The purpose of the yearly High School Fair is to give 8th grade students and their parents a chance to explore high school options, have conversations with admissions officers and provide 8th graders with information about schools which they plan to possibly pursue for their future high school studies.

In terms of number of acceptances and total high school scholarships awarded, the Lawrence Family Development Charter School students who will graduate in June 2014 hope to meet or exceed the outstanding achievements of the 8th graders who graduated in June 2013. This will not be an easy task because, according to Superintendent Ralph Carrero, the 2013 graduates were awarded 1.5 million dollars in scholarships and financial aid for all four years of their high school education!

The following were the schools that participated in the Lawrence Family Development Charter School High School Fair: Academy of Notre Dame, Austin Prep School, Berkshire School, Bradford Christian Academy, Brooks School, Central Catholic High School, Choate Rosemary Hall, Concord Academy, Foxcroft Academy, Fryeburg Academy, Groton School, Holderness School, Lawrence Academy, Maine Central Institute, Milton Academy, Noble and Greenough School, Northfield Mount Hermon, Notre Dame Cristo Rey High School, Phillips Academy Andover, Phillips Exeter Academy, Pingree School, Pomfret School, Presentation of Mary Academy, St. John's Prep, St. Mark's School, Stoneleigh-Burnham School, Suffield Academy, The Governor's Academy and Worcester Academy. The Phillips Exeter Academy admissions officer shared with LFDCS' Placement Counselor, Carlos Cedeño, that the fair was "well organized and well worth participating in."

Prior to the High School Fair, which was held in the school's gymnasium

PLEASE SEE SCHOOL FAIR

CONTINUES ON PAGE 21

Councilor Twomey's Annual Pancake Breakfast for Veterans



From left, Lawrence City Councilor at-Large Roger Twomey, his wife, Marilyn and Chef Keith Wlodyka, wearing aprons handmade by Marilyn Twomey.

By Alberto Suris

For the past four years, Lawrence City Councilor at-Large Roger Twomey has been honoring his fellow veterans with a complimentary breakfast - and this year was no exception.

For just \$5, the general public could have a huge breakfast, besides pancakes, it included sausages, bacon, ham, fruit,

muffins, donuts juice and coffee, deliciously cooked by a dozen volunteers under the direction of Keith Wlodyka of Daily Dose Café.

The event took place at the Reliefs In, located at One Market Street, Lawrence on Sunday, November 3rd, 2013.

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SOY UN VETERANO

Por Nunzio Di Marca

1-11-2007

Soy un veterano lo digo con orgullo,
He servido nuestra patria. No me escondí.

Cuando me llamaron yo dije
presente y di mi todo,

Llevé puesto mi uniforme en muchos
sitios con la cara en alto.

Tuve que pelear, me dijeron de dar lo mejor,

Yo estoy vivo mientras que
muchos se murieron.

Mi presencia fue evidente. Tuve
que sacrificar mucho,
Cuantas memorias tengo
algunas buenas otras no.

Soy un veterano soy orgulloso en decirlo,
Yo también siento el dolor de un día al otro.

Gocen toda la libertad que puedan,

No se consigue fácilmente
muchos pagaron su precio.

Cuantas cosas aprendí en mi ausencia,
Fui amado y odiado al mismo tiempo.

Hice el trabajo que me dieron
y lo que tuve que hacer,

Me guiaron los colores rojo blanco y azul.

Ahora es tu turno de mostrarme
tu agradecimiento,

Cuando me vea trátame con
respeto. Pienso que es justo.

No te olvides de mí. Acuérdate
que la libertad es muy cara,

Y su precio fue pagado por hombres y mujeres.

Sí, soy un veterano y por eso
saludo nuestra bandera,

Los millones que han servido y
aquejlos que no han regresado.
Dieron sus vidas por la madre

patria y por sus ideales,

Para que todos podamos siempre ser iguales.

I'M A VETERAN

By Nunzio Di Marca

1/6/06

I'm a veteran. I say it with pride,
I've served our country. I didn't hide.

When I was called, I answered, I gave my all,
I wore the uniform in many places. I stood tall.

I had to fight and I was told to give my best,
I'm alive; it isn't the same for some of the rest.

My presence was felt, I had a lot to sacrifice,

So many bittersweet memories,
some not so nice.

I'm a veteran I'm proud to say,
I also feel the pain. It changes from day to day.

Enjoy our freedom; exercise
it whenever you can,

It didn't come easy; the price was
paid by women and men.

I had to learn lots of things while I was away,
I was loved and hated. I found time to pray.

I did the job that I was given
and that I had to do,

Yes I was tempted but I remained
true to our red white and blue.

It's your turn now to show that you care,

When you see me show me
respect, I think that's fair.

Don't ever forget me. Remember

liberty and its price,
Those were family people we
lost like a roll of the dice.

I'm a veteran and as I stand at

attention looking at our flag,

I think of the millions who served
and those who are dead.

They gave their lives for our

country and for you and me,

To defend our quality of life,
and to keep America free.

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BRIAN DE PEÑA

Demos Gracias

Autor: Roberto Richardson, 10/22/13

El mundo en que vivimos
Es algo maravilloso
Ya que en él podemos encontrar
Desde una diminuta hormiguita
Hasta un imponente oso.

Inmensos ríos y mares
Nos conectan con todos los lugares.
Grandiosas montañas y valles
Nos dan la inspiración
Para alegrar el alma y el corazón.

La Madre Naturaleza
No cesa de brindarnos
Sus minerales preciosos
Ni sus frutos sabrosos
Así, como carnes y vegetales
Que nos mantienen vigorosos.

Todos formamos parte
De este mundo maravilloso
El cual disfrutamos a plenitud
Sin preguntarnos siquiera
Quién fue ese Todopoderoso
-Divino Creador-
Que sin importar longitud, o latitud
A todos nos ha tocado
Con su inmensa virtud.

Por eso, los exhorto hoy
A que demos gracias
A ese Todopoderoso
-Divino Creador -
Por El Hombre, y por La Tierra,
Y por todas las bellezas
De nuestra Madre Naturaleza.

Demos gracias, hoy
A ese Todopoderoso
-Divino Creador -
Por crear este mundo tan complejo
Que al mirarnos los unos a los otros
Nos quedamos perplejos
Cuando notamos que no todos somos
Blancos, o negros.

Demos gracias, hoy
A ese Todopoderoso
-Divino Creador -
Por la individualidad
Y por la similitud, también.
Pues, además de imprimirnos al nacer
Con ese sello único,
Característico de cada persona
Nos permite también
El agruparnos en comunidades
Ya sean de objetivos, ideales, religiones,
Y muchas otras más
Inherentes a la individualidad.

Demos gracias, hoy
A ese Todopoderoso
-Divino Creador -
Porque en este mundo
Encontramos de todo,
Aunque en igual proporción
No toquemos todos.

Finalmente,
Para concluir,
A todos les voy a pedir
Que se levanten de sus asientos
-Si es que sentados están -
Y que miren hacia su lado izquierdo
Y hacia su lado derecho, después
Y que a su compañero de trabajo,
Familiar, amigo,

Paciente – aunque sea impaciente-
Casual visitante, o acompañante
Que se encuentra a su lado
Le dé un abrazo fuerte, y le diga:
¡Gracias!
¡Gracias, por compartir conmigo hoy!
¡Gracias!
¡¡Muchas gracias!!

Yo, por mi parte
Les doy las gracias a todos ustedes
Y al Todopoderoso
-Divino Creador -
Por el honor que me brindan
Al compartir conmigo, cada día
Sus sonrisas y su calor
El verlos sonreír
Es una misión de mi diario vivir
Sin lo cual, ya no puedo vivir.
¡Gracias!
¡¡Muchas gracias!!

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Pianista Luis Manuel Tirado

Destacado pianista puertorriqueño nacido en Fajardo, Puerto Rico. Sus estudios formales de piano han sido principalmente bajo la tutela del Prof. Carlos B. Tió, nieto de la famosa poetisa puertorriqueña Lola Rodríguez de Tió. Tomó además asignaturas suplementarias en el Conservatorio de Música de Puerto Rico en 1985-86. Ha ofrecido recitales en distintos escenarios, como: el Conservatorio de Música de PR, Teatro Yagüez de Mayagüez, Instituto de Cultura Puertorriqueña, Casa de Cristo Redentor en Aguas Buenas, el Teatro Tapia en San Juan, la Universidad Inter-Americana y muchos otros.

En Estados Unidos también ha ofrecido presentaciones en el Superdome de Nueva Orleans, en la Universidad de Georgetown de Washington, DC; en la televisora WDVM-TV

de esa misma ciudad y re-transmitido a PR por WIPR-TV. En su capacidad de acompañante de coros y solistas ha participado en giras por EE.UU., Centro y Sur América así como por el Caribe.

Ha sido el pianista oficial de los certámenes de composición de danzas del Círculo de Recreo de San Germán desde 1988 y ha realizado las grabaciones de las danzas premiadas en todos esos certámenes.

También se ha destacado como arreglista y ha realizado grabaciones para varios cantantes cristianos y de la farándula.

Luis Manuel Tirado está disponible para presentaciones profesionales y puede ser contactado a través de su teléfono (787) 637-6363.

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NECC Remembers JFK

Northern Essex Community College will host "A Weekend of Remembrance: The Story of JFK" to commemorate the life and legacy of President John F. Kennedy who was assassinated 50 years ago on November 22, 1963. The weekend-long event will begin with an opening ceremony at 10 a.m. on Friday, November 22, in the Hartleb Technology Center, 100 Elliott St. on the Haverhill campus. This event is free and open to the public.

Organized by faculty member Richard Padova from the NECC Global Studies Department, this event will feature historical exhibits that include an invitation packet to a dinner that was to be held the evening of the assassination and a memento that was given to mourners at JFK's funeral Mass. There will also be campaign-related items on display from Kennedy's house, senate and presidential runs, including some rarities.

Confirmed speakers for the opening ceremony include Haverhill Mayor James Fiorentini, state representatives Diana DiZoglio and Leonard Mirra, and Governor's Councilor Eileen Duff.

On Saturday, November 23 at 11:30 a.m. a panel discussion featuring NECC history professors Andrew Morse and Ligia Domenech will present "The JFK Assassination: What Really Happened," moderated by NECC student Christopher

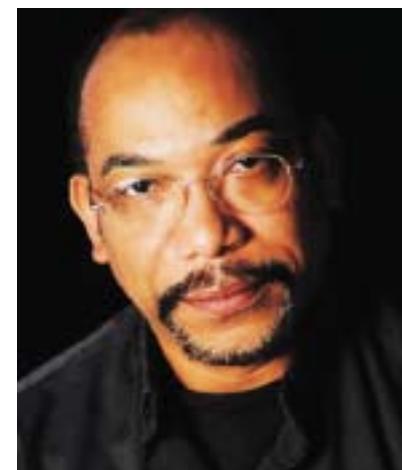


Cox. Throughout the weekend, visitors will also have an opportunity to write their memories of JFK in a memory book, view a video of his life, and enter a free drawing for a basket of presidential books. Hours are Friday, November 22 from 10 a.m. to 4 p.m., Saturday, November 23 from 11 a.m. to 4 p.m. and Sunday, November 24 from noon to 4 p.m.

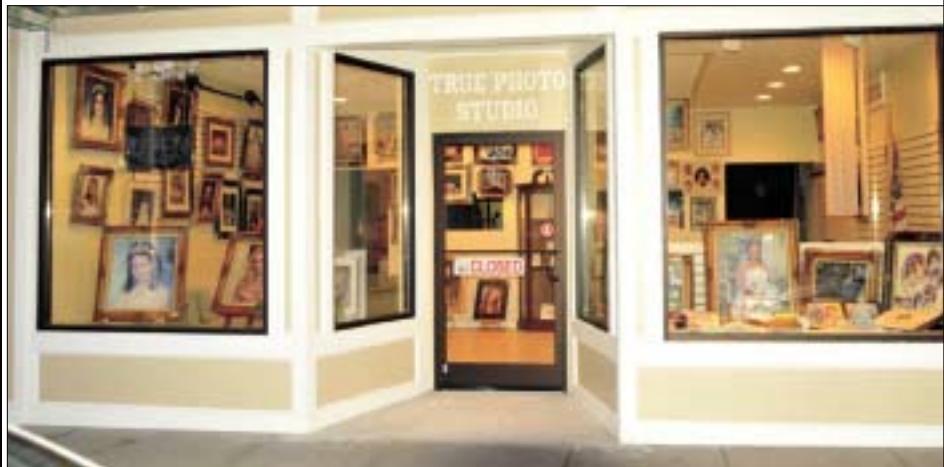
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Candle Lighting Fundraiser Pays Tribute to Loved Ones

Light up the night with Merrimack Valley Hospice at their fifth annual "Candles of Remembrance" memorial event on Thursday, December 5th at Renaissance Golf Club in Haverhill. Time: Clubhouse opens at 5:00 p.m. for guests, ceremony begins promptly at 6:00 p.m. A reception will follow.

All are welcome to attend this complimentary event. Participants will gather outdoors for a candle lighting ceremony to celebrate the lives of loved ones lost and impart warmth and hope to their families and friends. Each guest will be given a vigil candle and will be invited to pass the flame and say the name of his or her loved one. A chaplain will lead a brief non-denominational service. An indoor reception including refreshments as well as Tribute Book viewing will immediately follow.

"Our candle lighting ceremony is an opportunity for individuals and families to pay tribute to their loved ones during the holiday season," said John G. Albert,

President and CEO of Home Health VNA, Merrimack Valley Hospice and HomeCare, Inc. "We welcome anyone in the community who would like to honor someone to this special event."

Please RSVP by November 28th by calling 978-552-4924 or emailing lgalimi@homehealthfoundation.org to include your loved ones name and to indicate whether you will joining us. Those who are unable to attend the event can still reserve a vigil candle that a volunteer will hold during the event to recognize your loved one. Volunteer opportunities are also available by calling 978-552-4927 or lgalimi@homehealthfoundation.org

Donations are also accepted and names can be added to our Memorial Tribute Book with a donation of \$25 or more. The Tribute Book will be placed on display at the Merrimack Valley Hospice House in Haverhill, for a year following the event. Those who make a gift of \$100 or more

will be given the 2013 commemorative candle stick holder, as a memento of their participation in the event. With a single gift of \$1,000 or more your loved one will be honored year after year during the ceremony. Proceeds benefit Merrimack Valley Hospice patients and families who are cared for in their own homes, in long-term care facilities or at the Merrimack Valley Hospice House. Donations and memorial Tribute Book listings can be made online at www.MerrimackValleyHospice.org.

Merrimack Valley Hospice is a not-for-profit agency dedicated to serving the medical, spiritual and supportive needs of terminally ill patients and their families. The agency is affiliated with Home Health VNA and HomeCare, Inc. Together, the three agencies serve more than 90 communities throughout the Merrimack Valley, Northeastern Massachusetts and Southern New Hampshire. For more information, visit www.MerrimackValleyHospice.org.

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Lawrence vista por Fasanella: Una exposición y un legado

Por Linda Siegenthaler y Jim Beauchesne

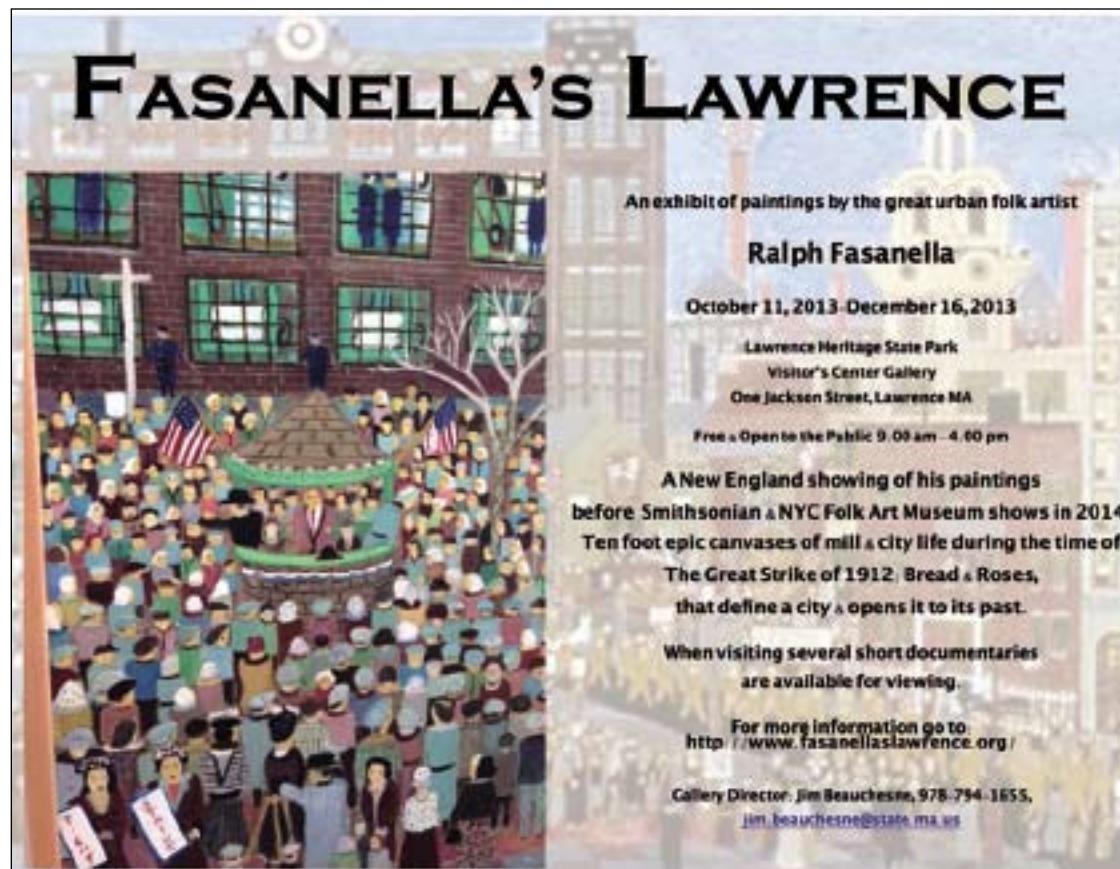
Lawrence de Fasanella es una exposición de varias de las famosas pinturas de Ralph Fasanella sobre Lawrence y la Huelga de Bread and Roses. El siguiente ensayo es una versión ampliada de la que aparece en el catálogo de la exposición. La exposición estará en el Lawrence Heritage State Park hasta el 16 de diciembre.

Crecer en Lawrence en los años 1950 y 1960, nunca escuché las palabras "Pan y Rosas", ni nada de la gran huelga textil de Lawrence de 1912. ¿Por qué? La participación de tantos nuevos inmigrantes, los "extranjeros" ignorantes para muchos... y el liderazgo de la unión radical los Trabajadores Industriales del Mundo (International Workers of the World - IWW), los muy conocidos "Wobblies"... dijeron que la huelga no fue más que anarquismo sin ley contra los poderes en Lawrence. Ellos organizaron una contra-manifestación gigante llamada el desfile "God and Country" en el otoño de 1912, para sacar a la IWW fuera de la ciudad y para obligar a los trabajadores a elegir entre seguir la IWW, o mantener sus puestos de trabajo. Y así, la versión de "God and Country" de 1912 se convirtió en la "historia oficial" a nivel local para las próximas seis décadas, aún se celebra y recreado con un desfile masivo en 1962.

A continuación, un ítalo-americano de Nueva York llegó a Lawrence en los años 70 y convirtió la historia al revés. Ralph Fasanella fue una de las figuras que ayudaron a descubrir nuestra historia reprimida. El periodista Paul Cowan, el líder sindical Moe Foner, los historiadores locales Ignatius Piscitello y Eartha Dengler, el Alcalde de Lawrence Larry Lefebvre, entre otros, jugaron un papel importante. Pero para nosotros Ralph se destaca entre este grupo por tener una carismática presencia, por su compromiso de informar plenamente a los trabajadores y los inmigrantes, y por supuesto por la energía duradera y universal de su arte.

La historia dice que, después de su serie de pinturas sobre Lawrence tomó auge, alguien le dijo a Ralph "Tú has hecho a Lawrence", a lo que Ralph contestó, "No. ¡Lawrence me hizo a mí!" Bueno, hasta cierto punto ambas son verdaderas, ya que las obras de Ralph sobre Lawrence y la Huelga de Pan y Rosas están reconocidas a nivel nacional y más allá, y se han convertido en imágenes icónicas e inspiradoras de la lucha colectiva, que es la historia laboral estadounidense.

Las pinturas de Ralph Fasanella sobre Lawrence y su activismo en Lawrence dejó un legado como residentes locales, incluyendo a muchos niños en edad escolar



y los nuevos inmigrantes lo recuerdan. Algunas amistades se mantuvieron durante toda la vida. Eartha Dengler, fundadora del Archivo de Inmigrantes en la ciudad, compartía sus intereses en la historia y el activismo. El artista local Ed Romano, el historiador local Phil Laudani y Phyllis Tyler, una partidaria desde hace mucho tiempo de la historia local y de la Biblioteca Pública de Lawrence, vinculándose con Ralph también.

Eartha conoció a Ralph en el Museo Textil Merrimack Valley donde trabajó con Helena Wright y pudo responder a las numerosas preguntas que Ralph tuvo sobre la historia textil. Ella continuó su amistad después de que ella fundó el Immigrant City Archives en 1978, ahora conocido como el Centro de Historia de Lawrence. Durante muchos años, participó en la organización conjunta de exposiciones de las obras de Ralph en Lawrence Heritage State Park. Conexiones se establecieron con la Galería Addison de Arte.

La exhibición de la obra creativa de Fasanella en 1978 en la Biblioteca Pública de Lawrence realmente introdujo a Ralph Fasanella a los residentes de Lawrence. Phyllis Tyler, por cierto una gran promotora y organizadora del Festival de Bread & Roses, fue inspirada por la oleada de interés que surgió para ayudar a crear exposiciones de la biblioteca. Ella conoció a Ralph y le ayudó en la investigación que llevó a cabo en la biblioteca. Los escolares, incluyendo Milagro Grullón, ahora una líder comunitaria, recordó las visitas de Ralph al aula. El sistema escolar local a principios de 1980 estaba en el proceso de introducción de la historia más local en el currículo: una oportunidad para el trabajo de Fasanella para darse a conocer más ampliamente.

Nosotros en Lawrence tenemos el privilegio de tener una de esas obras, "Lawrence 1912: La Huelga de Pan y Rosas", en exhibición permanente en Lawrence Heritage State Park. Fue adquirida con el apoyo y la aprobación de Ralph y su esposa y compañera Eva, como un precursor de "Dominio Público", la campaña de Ron

Carver para poner las pinturas de Ralph, muchas de la serie de Lawrence, en lugares públicos. "Lawrence 1912..." sirve como un recordatorio constante del heroísmo de nuestros antepasados inmigrantes, y una inspiración para aquellos que luchan hoy por la justicia social y la justicia económica, por "pan y rosas", tanto aquí como en el extranjero.

Nos hemos esforzado para honrar el legado de Ralph organizando el Festival Anual de Pan y Rosas como Herencia del Día del Trabajo el cual ya tiene ahora 29 años. Trabajamos con numerosos socios locales durante todo un año para la conmemoración del centenario de la huelga de 2012. Y ahora por fin honramos a Ralph, y nos damos un regalo, trayendo unas cuantas de las otras obras de Lawrence de nuevo para esta exposición que realmente ha sido una labor de amor.

La llegada de la exhibición de Fasanella ha creado una gran oportunidad de colaborar con la población actual de Lawrence. Estamos trabajando con la escuela Henry K. Oliver School Partnership y la maestra María Guerrero para que la obra de Ralph llegue a los estudiantes de hoy. La escuela Henry K. Oliver se encuentra justo enfrente al histórico Campagnone Common donde se reunían los huelguistas de Bread and Roses a discutir cómo ganar la huelga. Hemos diseñado los otros programas en relación con la exposición para que también sean significativos para los lawrencianos de hoy y otras personas involucradas en continuar el legado del activismo de Ralph. Esperamos que usted disfrute del espectáculo y los programas que la acompañan, y luego nos ayudan a seguir difundiendo la palabra de este notable hombre y su increíble arte.

Linda Siegenthaler es la productora de la exposición y miembro de la agrupación Amigos de Lawrence Heritage State Park. Jim Beauchesne es el Supervisor de Atención al Visitante en el Lawrence Heritage State Park.

Fasanella's Lawrence: an exhibit and a legacy

By Linda Siegenthaler and Jim Beauchesne

Fasanella's Lawrence is an exhibit of several of Ralph Fasanella's famous paintings about Lawrence and the Bread and Roses Strike. The following essay is an expanded version of one that appears in the exhibit catalog. The exhibit will be at Lawrence Heritage State Park through December 16.

Growing up in Lawrence in the 1950s and 1960s, one never heard the words "Bread and Roses," nor anything about the great Lawrence textile strike of 1912. Why? The participation of so many new immigrants, ignorant "foreigners" to many...and the leadership of the radical Industrial Workers of the World, the infamous "Wobblies"... rendered the strike nothing but lawless anarchism to the powers that be, or were, in Lawrence. They organized a giant counter-demonstration called the "God and Country" parade in the fall of 1912, to drive the IWW out of town and to force the workers to choose... follow the IWW, or keep your jobs! And so the "God and Country" version of the events of 1912 became the "official story" locally for the next six decades, even being celebrated and recreated with a massive parade in 1962.

Then a plain-spoken Italian-American from New York came to Lawrence in the 70s and turned the story upside down. Ralph Fasanella was one of several figures who helped unearth our suppressed history...journalist Paul Cowan, labor leader Moe Foner, local historians Ignatius Piscitello and Eartha Dengler, Lawrence Mayor Larry Lefebvre, among others, played important roles. But to us Ralph stands out among this group... for his salt-of-the-earth but charismatic presence, for his gut-level, fully informed commitment to working people and immigrants, and of course for the lasting, universal power of his art.

The story goes that, after his Lawrence series of paintings raised a splash, someone said to Ralph "you made Lawrence", to which Ralph replied "no, Lawrence made me!" Well to some extent both are true, as Ralph's works about Lawrence and the Bread and Roses strike are now known nationally and beyond, and have become iconic and inspiring images of the collective struggle that is American labor history.

Ralph Fasanella's Lawrence paintings and his activism in Lawrence left a legacy as local residents, including many school children and new immigrants remembered him. Some friendships remained life-long. Eartha Dengler, founder of the Immigrant City Archives, shared interests in history and activism. Local artist Ed Romano, local historian Phil Laudani, and Phyllis Tyler, a longtime supporter of local history and the Lawrence Public Library, linked up

PLEASE SEE **FASANELLA**
CONTINUES ON PAGE 19

Just in time for the holidays Cartas al Editor / Letters to the Editor



Local artist Bylli Crayone releases the new single 'Dreams Come True At Christmas Time'. The song was written by Crayone and produced by Jack Robinson of Jumpin' Jack Productions in New York City. Crayone says that after being in the music world for over 22 years it was time he recorded and released his own Christmas song.

The song will be released on Tuesday, November 26th on Funusual Records. It will be available at various online retailers including iTunes, Amazon and Google Play. Limited Edition CD Singles of the release will be available exclusively through www.BylliCrayone.com.

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November is National Home Health and Hospice Month

Home Health VNA, Merrimack Valley Hospice y HomeCare, Inc. se unen a los proveedores de salud en el hogar y cuidados paliativos en todo el país este mes de noviembre para celebrar el Mes Nacional de Cuidado en el hogar y de Hospice. Las agencias están trabajando en conjunto para dar a conocer los servicios integrales y rentables que prestan en el hogar, y para educar al público sobre la forma en que estos servicios ayudan a mejorar la salud y el bienestar de los pacientes y las familias en esta región.

Este es un año especialmente crítico en la industria de la salud en el hogar y la industria de cuidados paliativos. Severos recortes en los reembolsos estatales y federales combinados con reducciones en pagos de seguros requieren que encontremos maneras de ser más rentable y sin embargo mantenemos nuestra promesa de la más alta calidad de atención a nuestros pacientes. Mientras que los desafíos económicos enfrentados por la industria de la salud nos ha presentado un conjunto de circunstancias complejas, nuestro dedicado personal permanece comprometido con sus pacientes, la agencia y la salud en el hogar y la industria de cuidados paliativos. Nos sentimos honrados de estar al servicio de los pacientes y las familias en las 90 ciudades y pueblos del Valle de Merrimack, Noreste de Massachusetts y el sur de New Hampshire.

Estoy muy orgulloso de nuestro trabajo que permite a los pacientes a permanecer en el lugar más cómodo y familiar: sus propios hogares. Este mes, al empezar a planear los días festivos, tenga presente a los profesionales de la salud y el hospicio que, en esta era de reforma y cambio, todavía hacen visitas a domicilio, llueva o truene, para traer la atención a cada hogar.

John G. Albert, MBA, FACHE
Presidente / CEO
Home Salud VNA
Merrimack Valley Hospice
HomeCare, Inc.

Home Health VNA, Merrimack Valley Hospice and HomeCare, Inc. are joining home health and hospice providers across the country this November to celebrate National Home Care & Hospice Month. The agencies are working together to raise awareness of the comprehensive, cost-effective services they provide in the home, and to educate the public about how these services help improve the health and welfare of patients and families in this region.

This is an especially critical year in the home health and hospice industry. Steep cuts in state and federal reimbursement combined with reductions in insurance payments require that we find ways to be more cost effective and yet maintain our promise of the highest quality care to our patients. While economic challenges facing healthcare has presented us with a set of complex circumstances, our dedicated staff remain committed to their patients, the agency and the home health and hospice industry. We are honored to be of service to patients and families in the 90 cities and towns of the Merrimack Valley, Northeastern Massachusetts and Southern New Hampshire.

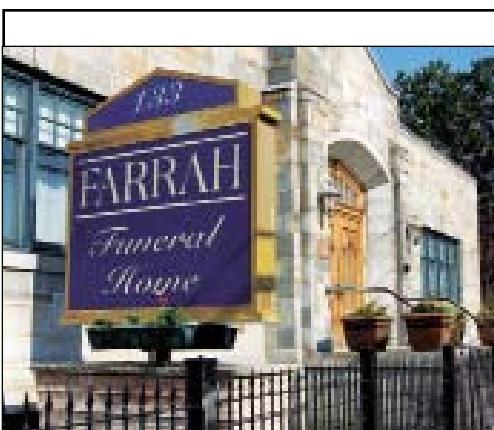
I am very proud of our work that enables patients to remain in the most comfortable and familiar setting: their own homes. This month as you begin to plan for the holidays, remember the home health and hospice professionals who, in this era of reform and change, still make house calls, rain or shine, to bring care home.

John G. Albert, MBA, FACHE
President/CEO
Home Health VNA
Merrimack Valley Hospice
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LETTERS TO THE EDITOR

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CONTINUES FROM PAGE 17

FASANELLA

with Ralph as well.

Eartha first met Ralph at the Merrimack Valley Textile Museum where she worked with Helena Wright and was able to answer numerous questions that Ralph had about textile history. She continued their friendship after she founded the Immigrant City Archives in 1978, now known as the Lawrence History Center. For many years, she was involved in co-organizing exhibits of Ralph's work at the Lawrence Heritage State Park. Connections were established with the Addison Gallery of Art.

The Lawrence Public Library's exhibit of Fasanella's creative work in 1978 really introduced Lawrence at large to Ralph Fasanella. Phyllis Tyler, incidentally a major supporter and organizer of the Bread & Roses Festival, was inspired by the surge of interest that emerged to help create the library's exhibit. She met Ralph and assisted him with research he conducted at the library. School children, including Milagro Grullon, now a community leader, remembered Ralph's visits to the classroom. The local school system in the early 1980s was in the process of introducing more local history into the curriculum: an opportunity for Fasanella's work to become known more broadly.

We in Lawrence are privileged to have one of those works, "Lawrence 1912: The Bread and Roses Strike", on permanent display at Lawrence Heritage State Park. It was acquired with the support and approval of Ralph and his wife and partner Eva, as a precursor to "Public Domain", Ron Carver's campaign to put Ralph's paintings, many from the Lawrence series, in public venues. "Lawrence 1912:..." serves as a constant reminder of the heroism of our immigrant ancestors, and an inspiration to those fighting today for social justice and economic fairness, for "bread and roses", both here and abroad.

We have endeavored to honor Ralph's legacy by organizing the annual Bread & Roses Labor Day Heritage Festival, now 29 years old. We worked with numerous local partners on a year-long commemoration of the Strike's centennial in 2012. And now finally we honor Ralph, and give ourselves a treat, by bringing some his other Lawrence works "home" again for this exhibit, which has truly been a labor of love.

The arrival of Fasanella's Lawrence exhibit has created a great opportunity to partner with Lawrence's current population. We are working with the Henry K. Oliver School Partnership and teacher Mary Guerrero to bring Ralph's work to today's students. The Henry K. Oliver School is located just across from the historic Campagnone Common where the Bread & Roses strikers met and discussed how to win the strike. We designed our other programs in conjunction with the exhibit to also be meaningful to today's Lawrencians and others involved in carrying on Ralph's legacy of activism. We hope you will enjoy the show and accompanying programs, and then help us continue to spread the word about this remarkable man, and his amazing art.

Linda Siegenthaler is the Exhibit Producer, member of the Friend of Lawrence Heritage State Park. Jim Beauchesne is the Visitor Services Supervisor at Lawrence Heritage State Park.

Local Dancers to Compete in World Tap Championships

Prior to Trip, Dancers Will Host Show at North Andover High School



Seventy-three dancers from Nancy Chippendale's Dance Studios, located in North Andover, will soon travel to Riesa, Germany to represent the United States at the World Tap Championships.

The World Tap Championships, also known as the "Olympics of Dance," will run from November 30 to December 8 and host dancers from ages 10 to 31. The United States team will compete against 30 other countries during the championship, which is sponsored by the International Dance Organization. Teams will compete for gold, silver and bronze prizes. During their trip overseas, the United States team

is scheduled to travel to Dresden, Meissen, Leipzig, Berlin and Prague.

"It is an incredible honor to have 73 of my dancers represent the United States as they compete at the World Tap Championships in Germany this December," said Nancy Chippendale, founder of Nancy Chippendale's Dance Studios. "I am extremely proud of all of their hard work and can't wait to see them perform on stage. Go USA!"

"I am thrilled to see so many talented and energetic dancers from 'Chips' in North Andover represent the United States in the World Tap Championships," said State

Rep. Diana DiZoglio (D-Methuen), whose district includes North Andover in the Massachusetts House of Representatives. "This is an amazing accomplishment and I hope that many of our Merrimack Valley residents will join me in cheering them on to victory at their upcoming show."

Local residents are encouraged to attend the USA Tap Team show, scheduled for Sunday, November 24 at 2 p.m. at North Andover High School. The program will run an hour and a half and showcase all of the dancers who will be competing in Germany.

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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!!!

CALENDARIO | CALENDAR OF EVENTS

NEW MEMBERSHIP CATEGORIES NOW AVAILABLE!

Not all families are the same. In response to the changing types of families we are now PROUD TO OFFER a larger variety of membership options to suit your specific household situations and needs.

In addition to all of our currently available membership categories, we are now also offering two new options:

Household: \$97/month* & Couple: \$70/month**

*Household memberships are defined as a maximum of 4 adults plus dependents living in the same household. Proof of residence and/or dependency is required.

**Couple memberships are defined as two adults residing in the same household. Proof of residence is required.

For more information and assistance to help you choose the best option for your family, please contact the Andover/North Andover Welcome Center at 978-685-3541.

Lawrence Senior Center

Actividades Futuras

- Nov 15 Bingo Especial! 1:00pm \$5.
- Nov 19 Funda de compra. 10-1:00pm Tarjeta Blanca
- Nov 21 Cena especial. 12:00pm. \$3
- Nov 21 Reunión de Veteranos. 2:00pm
- Nov 22 Bingo Especial! 1:00pm \$5.
- Nov 27 No habrá actividades en la tarde.
- Nov 28 Centro Cerrado. & 29

Upcoming Events

- Nov 15 Special Bingo! 1:00pm \$5
- Nov 19 Brown Bag Day! 10-1:00pm White Card
- Nov 21 Thanksgiving Dinner! 12:00pm \$3
- Nov 21 Veterans Meeting. 2:00pm
- Nov 22 Special Bingo! 1:00pm \$5
- Nov 25 Movie Day! 12:00pm
- Nov 27 No Afternoon Activities. Center Closed!
- Nov 28 & 29

**READ PREVIOUS EDITIONS OF RUMBO ON OUR WEBSITE
RUMBONNEWS.COM**



November 21st



**Why I run?
To build a new Y!**

Run or walk in the 26th Annual Feaster Five Road Race and support your YMCA!



Questions? Concerns? Contact Cara Green at 978-685-3541 ext.

26th Annual Feaster Five Road Race Details

The Feaster Five is a much-loved Thanksgiving morning family tradition. This event is for participants at all levels—world class athletes, fast and slow runners, joggers, and walkers. Strollers, wheelchairs, and family dogs are also all welcome!

When? November 28, 2013
- Thanksgiving Morning
7:45AM - Kid's Fun Run
8:30AM - 5K/5 Mile

Where? Start on Main Street at the corner of Rt. 133 & Rt. 28 in Andover End at Brickstone Square

CALENDARIO | CALENDAR OF EVENTS

NEWS NASHUA, NH NASHUA PUBLIC LIBRARY

2 COURT STREET
For directions and information on parking go to: www.nashualibrary.org/directions.htm
Phone 603-589-4610
Fax: 603-594-3457

OPEN STORYTIMES AND PUPPET SHOWS

Mondays, Tuesdays and Wednesdays at 10a.m. Thursdays at 7 p.m., and Sundays at 2 p.m. Open Storytimes & Puppet Shows run continuously, and no registration is required.

BABIES AND BOOKS

STORYTIME

Through stories and music, learn how to read aloud and develop your baby's language and pre-reading skills. Babies and their caregivers are welcome to join us. Thursdays: 9 a.m. and 10 a.m. ages: 13 to 24 months; 11 a.m. and 12 noon ages: birth to 12 months. No registration required. For more information call the Children's Room at (603) 589-4631.

Activities for Teens at Nashua Public Library

In addition to books, movies, manga, graphic novels, and computers, the Nashua Public Library offers plenty of programs after school for teens in grades 6 through 12. Go to tinyurl.com/nplteen and start signing up!

"Next Great Read" Features Book Reviews by Nashua Library Staff

This fall, the Nashua Public Library is introducing "Next Great Read," online book (and occasionally movie) reviews by library staff:

- Library Director Jen Hinderer will write about mysteries, historical fiction, and audiobooks.
- Supervisor of Teen Services Sophie Smith will recommend nonfiction, as well as fiction that's written for teens but appeals to adults, too (think: "Marcelo in the Real World," "The Book Thief").
- Supervisor of Circulation Loren Rosson will write about fantasy and horror and occasionally about films.
- Outreach & Community Services Coordinator Carol Eyman will recommend mainstream, historical, and literary fiction.

When you're looking for a book recommendation, you've probably learned over time to go to people who share your tastes. The library hopes you'll come to know, among these four reviewers, who enjoys the same types of books you do. The reviewers also hope you'll give them feedback, either by commenting on posts or by seeking them out when you visit the library.

Take a look at "Next Great Read" at www.nashualibrary.org/nextgreatread, where you can subscribe via your RSS feeds or by email.

Visit the American Independence Museum —Free

Nashua Public Library cardholders can now visit the American Independence Museum in Exeter free, with a library museum pass. This historic museum features stories of the men and women who overcame their uncertainties about freedom from Great Britain and established our country. Included in the collection are rare documents chronicling the nations founding.

The museum is only open Thursdays through Saturdays from June through October, so reserve the pass now by going to nashualibrary.org and clicking Museum Passes or by calling the library at (603) 589-4603.

The pass admits two adults and their children under age 18. More information about the museum is available at independencemuseum.org.

Russian Conversation Group at Nashua Library

Do you speak some Russian? Would you like an opportunity to talk with others in the language? Join the Nashua Public Library's Russian conversation group, meeting Wednesdays at 10 a.m. starting October 30. Geared toward those with intermediate skills, the group is self-guided, with members helping each other with conversation, vocabulary, and grammar. No registration is necessary. The meetings are held in the East Wing of the library, at 2 Court Street. For directions, go to www.nashualibrary.org/directions.htm.

If you have questions, contact Carol at (603) 589-4610 or carol.eyman@nashualibrary.org.

■ CONTINUA DE LA PAGINA 11

FERIA ESCOLAR

Academy. Un funcionario de admisiones de la Academia Phillips Exeter compartió con el Consejero de Colocación de LFDCS, Carlos Cedeño, que la feria fue "bien organizada y bien valió la pena participar."

Antes de la feria de High School, que se celebró en el gimnasio de la escuela en el 400 de Haverhill Street, los representantes de admisiones de las escuelas secundarias disfrutaron de una deliciosa cena. Según un representante de Notre Dame Cristo Rey High School, "La comida fue fantástica, muy colorida y llena de sabores latinos." La comida era una manera de dar la bienvenida a los representantes de LFDCS, exponer muchos de ellos por primera vez a la comida latina y los estudiantes de una comunidad urbana, y también permitió conversaciones sobre el rigor académico de la escuela y los valores de la comunidad de Lawrence.

Además de la excelente participación de los estudiantes y padres de familia de Lawrence Development Charter School, y en base a su misión de "fortalecimiento a las familias... fomentando la comunidad," la Feria de High School alcanzó también a las organizaciones de la comunidad para llevar a los posibles estudiantes de secundaria y sus familias a la feria. Esta fue la primera vez que LFDCS invitó a otras organizaciones de la zona metropolitana de Lawrence a participar, y fue una gran asistencia. Se enviaron invitaciones y fueron aceptadas por el Programa Adelante de la YMCA, Boys and Girls Club de Lawrence, así como estudiantes de las organizaciones de Governors' Plus y Youth Development Organization.

■ CONTINÚA DE LA PAGINA 8

KIDDIE TAX

conjunta con su cónyuge. Estos hijos pagan impuestos igual que cualquier adulto a la tasa fiscal que les corresponda.

Recuerde, las donaciones en sí mismas nunca son imponibles para quien las recibe. Pero, si una donación genera ingresos por inversión, allí sí se aplican impuestos. Además, las donaciones superiores a US\$14.000 por persona por año, pagan impuesto a las donaciones –aunque la mayoría de nosotros nunca llegaremos a

CONTINUES FROM PAGE 11 SCHOOL FAIR

at 400 Haverhill Street, the admissions representatives from these high schools were treated to a delicious dinner. According to a representative of Notre Dame Cristo Rey High School, "The food was fantastic, very colorful and full of Latin flavors!" The meal was a way to welcome the representatives to LFDCS, expose many of them for the first time to Latin food and the students of an urban community, and allowed for conversations about the school's academic rigor and the community assets of Lawrence.

In addition to the superb participation from the students and parents of Lawrence Family Development Charter School, and based on its mission "strengthening families...building community," the High School Fair also reached out to community organizations to bring additional prospective high school students and families to the fair. This was the first time that LFDCS invited other organizations from the greater Lawrence Area to participate, and it was a great turn out. Invitations were extended and accepted by the Adelante Program of the YMCA, Boys and Girls Club of Lawrence, as well as from students of Governors' Plus and the Youth Development Organization.

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Rumbo@Rumbonews.com

obtener la exención vitalicia por donaciones de US\$5,25 millones.

Para más detalles sobre los requisitos para la presentación de las declaraciones fiscales de sus hijos, lea la Publicación 929 del IRS "Reglas Fiscales para Hijos y Dependientes".

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



Notre Dame Education Center

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

CALENDARIO | CALENDAR OF EVENTS



Primeros Compradores de Casa

El Merrimack Valley Housing Partnership se complace en anunciar que estamos ofreciendo en Lowell el Proyecto Génesis, Seminarios para Primeros Compradores de casa.

Las clases se llevarán a cabo en el 67 de la Calle Middle (Edificio Pollard Exchange) en Lowell. Las próximas clases serán diciembre 3, 4, 9 y 10 de 6:30 p.m. a 9:00 p.m. Otra serie comenzará el 7 de enero, 2014.

El costo es \$100 por familia e incluye todos los materiales.

Se requiere asistir a las dos clases para recibir el certificado del Proyecto Génesis.

Temas Incluyen

- El Proceso de Comprar una Casa
- Guía de Hipoteca del Banco
- Aspectos Legales
- Inspección de La Casa
- Programas de Asistencia para el Depósito
- Información de Crédito

Llame a nuestra oficina al 978-459-8490 para registrarse. www.mvhp.org.

First Time Home Buyers

The Merrimack Valley Housing Partnership is pleased to announce that we are offering the Project Genesis Home Buyer Training Seminars in Lowell.

Classes will be held at 67 Middle Street (Pollard Exchange Building), Lowell. The next series will be held on December 3, 4, 9 and 10th from 6:30 p.m. to 9:00 p.m. Another series will begin on January 7, 2014.

The fee is \$100.00 per household which includes all materials.

Participants must attend all sessions to receive a certificate of completion.

Topics include

- Overview of the Home Buying Process
- Bank Mortgage Guidelines
- Legal Aspects
- Home Inspections
- Down Payment Assistance Programs
- Information on Credit

Please call the office at 978-459-8490 to register www.mvhp.org. Thank you.

Mary Richardson to Host Senior Lunch at Merrimack Valley Hospital

Mary Richardson, Community Liaison for Steward Health Care and former co-host of the WCVB Channel 5 show Chronicle, will host Continue™ Senior Lunch at Merrimack Valley Hospital on December 3, 2013.

Mary will interview Neuropsychologist Dr. Buck H. Woo and Patricia Lavoie, LICSW from Merrimack Valley Hospital's Adult Behavioral Medicine Center on the topics of memory loss and dementia. She will also take questions from the audience.

The luncheon presentation will be held in Merrimack Valley Hospital's 1st floor auditorium from 1 to 2 p.m. The cost of \$5 includes a full dinner and the presentation. The menu includes meat lasagna, whole green beans, garlic bread, Caesar salad with choice of dressings, dessert, coffee and tea.

Merrimack Valley Hospital is located at 140 Lincoln Avenue in Haverhill. Registration is required. For more information or to register please call Katie at (978) 521-8140.

Continue™ is a program which tailors health care to Steward Health Care's over 65 population so they can continue to enjoy a



long and healthy life. Continue™ is designed to grow and change as the needs of patients grow and change.

MCC to Host FREE Info Session for Workforce Training Fund Grants

Middlesex Community College will host a FREE Information Session for businesses seeking Workforce Training Fund (WFTF) grants from 8:30 to 11:30 a.m. Wednesday, Dec. 4, in the Federal Building, Room 310, on the Lowell campus, 50 Kearney Square.

A representative from the Massachusetts Division of Career Services will present an overview and answer questions in an informational setting. The registration deadline for this info session is Monday, Dec. 2.

Massachusetts WFTF provides resources to business to train current and newly hired employees. The goal is to help improve employee skills and maintain the economic strength of the Commonwealth's businesses. MCC's Corporate and Community Education and Training Program has helped many businesses secure and implement these grants.

For more information about WFTF Info Sessions, or to register, contact Julie Hay at hayju@middlesex.mass.edu or call 978-656-3009.

Register Now for MCC's Technical Writing Certificate Program

Enrollment is now open for Middlesex Community College's Technical Writing Certificate Program. This 120-hour, post-graduate noncredit certificate program provides students with the tools and skills necessary to write technical documents and effectively communicate about technical information. Spring-semester courses begin Monday, Jan. 27.

This program is a career enhancement opportunity for individuals with well-developed writing skills, a bachelor's degree and at least three years of work experience.

Students will learn how to conduct audience and task analysis, work with subject matter experts, understand product documents and the product-development cycle, write clear procedures, review and revise technical information, manage projects, and make content useable. Markup languages, such as HTML and XML, as

well as tools for authoring information for electronic and print distribution will also be covered. Through lecture, online learning and projects, students will create a portfolio featuring samples of their work.

Solid MS Windows and MS Word skills, access to an MS Windows Operating System, and an aptitude for learning new technology are required. Classes are held from 5:45 to 9:45 p.m., Mondays on the Bedford campus, 591 Springs Road. The cost of MCC's Technical Writing Certificate Program is \$1,499 plus textbook fees. Courses are not eligible for waivers or vouchers.

For more information about the Writing Technical Information Certificate program, or to apply, contact Sheila Morin at morins@middlesex.mass.edu or visit <https://www.middlesex.mass.edu/careertraining/techwrite.aspx>

CONTINUES FROM PAGE 8

MONEY SKILLS

such as interest, dividends and capital gains – usually by way of accounts opened in their names by parents.

Taxation of the first \$1,000 of a child's unearned income is generally offset by the \$1,000 standard tax deduction for dependents and thus won't be taxed; the next \$1,000 is taxed at the child's own income-tax rate (e.g., it's 10 percent for taxable income up to \$8,925). However, all unearned income over \$2,000 is taxed at the parent's marginal tax rate, which can be as high as 39.6 percent for married couples with taxable income over \$450,000.

There are two ways to report your child's investment income to the IRS: File a separate return for your child using IRS Form 8615; or include it on your own tax return, using IRS Form 8814 – the latter only works if they had no earned income to report. The tax owed will be the same either way.

Important note: Although including your children's investment income on your return may be more convenient, doing so could increase your adjusted gross income so much that you become subject to the alternative minimum tax or ineligible for certain income-based deductions and credits. For example, eligibility for the American Opportunity Tax Credit begins phasing out for individuals whose modified adjusted gross income exceeds \$80,000 (\$160,000 for married couples).

Other kiddie tax rules:

- To be considered full-time students, children must attend school full time during at least five months of the year.
- The kiddie tax does not apply to children who: are 19 to 23 and not full-time students; provide more than half of their own support from earned income; are over 24 and still dependents of their parents; or under 24 but married and file a joint tax return. These children are all taxed like adults at their own tax rate.

Remember, gifts themselves are never taxable to the recipient. If a gift generates unearned investment income, however, that's when taxation comes into play. Also, any gifts over \$14,000 per individual, per year, will trigger the gift tax – although most of us will never come close to the \$5.25 million lifetime gift exemption.

For more details on tax filing requirements for children, see IRS Publication 929, "Tax Rules for Children and Dependents."

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.

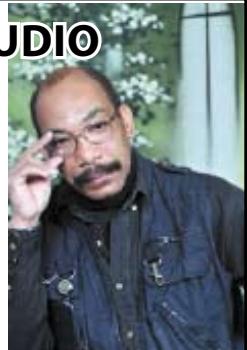
LETTERS TO THE EDITOR

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.

TRUE PHOTO STUDIO*By Dario Arias*

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CLASIFICADOS | CLASSIFIEDS**JOB OPENING****City of Lawrence, MA****Mayor William Lantigua****Director of Support Services****Pay Grade: \$70,000 to \$80,000 per year****Non-Union, Exempt**

Duties: Works under the administrative direction of the Police Chief in accordance with municipal and department policies and procedures. Duties include department level responsibility for technical processes, service delivery, and contribution to municipal wide plans and objectives and fiscal responsibility for the department including building, equipment and staffing utilization. Provides functional supervision of the Support Services Department for the Police Department. Performs responsible and varied technical, clerical, and administrative work in support of the administration of the Police Department including administration of the operating budget, grant development and administration as well as contract administration; performs all other related work as required.

Qualifications: Bachelor's Degree in Public administration or related field. Seven to ten (7-10) years of experience in an office setting dealing with the public as well as the preparation and administration of budgets; any equivalent combination of experience and training which provides the knowledge, skills and abilities as required.

Deadline to apply is November 21, 2013. Applications and full job descriptions are available in the Personnel Department of the City of Lawrence, Frank Bonet, Personnel Director,

City Hall, 200 Common Street, Room 303, Lawrence, MA 01840
Download an application by visiting the city's website at www.cityoflawrence.com

The City of Lawrence is an Equal Opportunity Employer
REASONABLE ACCOMMODATIONS are provided to applicants with disabilities.
If you need reasonable accommodations for any part of the application and hiring process, please notify the Personnel Director at (978) 620-3060. The decision on granting reasonable accommodations will be on a case-by-case basis.

COLOR Y MAGIA DEL CARIBE

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Free Admission and Refreshments

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Horario general de la Galería:
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www.essexartcenter.com

Merrimack Valley Habitat for Humanity ReStore®

Grand ReOpening

Saturday November 16
10am - 4 pm

647 Andover St., Lawrence MA
(the former Wonderbread outlet)

Bring a Treasure or Buy a Treasure
whatever you're looking to do - the ReStore has something for you!

Workshops, tours, refreshments, kid activities, giveaways & fantastic bargains!
From windows and doors to wine glasses and dining sets-
every purchase helps house a local family!

SHOP: new and gently used building materials, furniture, appliances,
home improvement and decorative items all at 50% to 75% off
retail.

DONATE: keep usable items out of landfills, receive a tax deduction
and help support Merrimack Valley families.

VOLUNTEER: have fun, make new friends, keep the ReStore running
smoothly, and help Merrimack Valley Habitat build
more homes.

Grand ReOpening!



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- ask for details**

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