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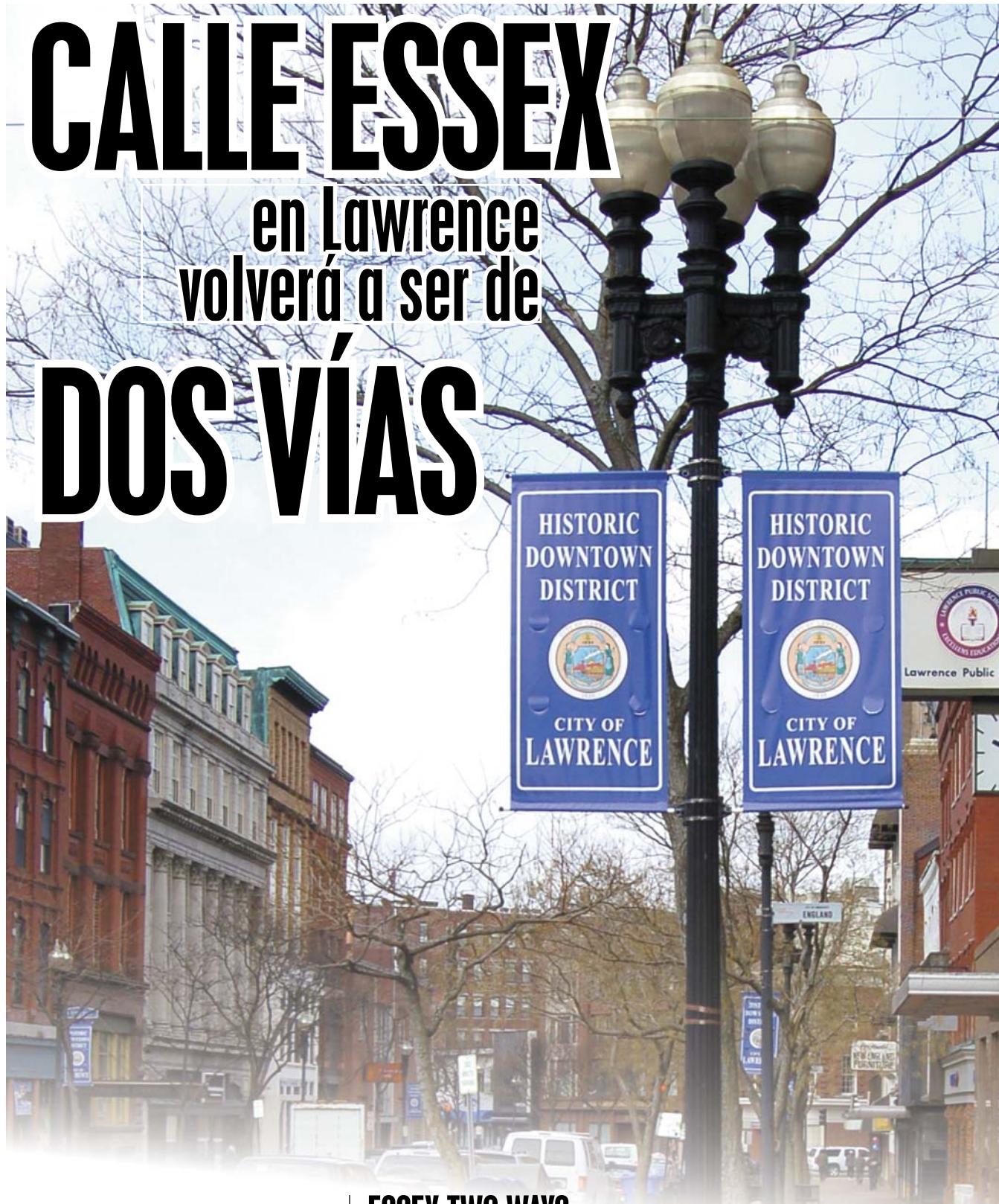


The Secret is Out!

"I got calls, met people who gave their guess and even at a wake people came up to me with their picks of people they thought it was".

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CALLE ESSEX en Lawrence volverá a ser de DOS VÍAS



Dentro de poco, la Calle Essex en Lawrence volverá a ser de dos vías, tal como fuera 30 años atrás.

ESSEX TWO WAYS

Soon, Essex Street in Lawrence will be a two-ways street, like it was 30 years ago. **PAGE 18**

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OFICIALES ASCENDIDOS

El Jefe de Policía de Lawrence, John J. Romero, Joseph Beaulieu y Scott McNamara, después de haber sido juramentados en sus nuevos cargos de Sargento y Capitán, respectivamente, juntos al Alcalde de Lawrence, Michael J. Sullivan.

POLICE PROMOTIONS

Lawrence Police Chief John J. Romero, Joseph Beaulieu and Scott McNamara, just promoted to Sergeant and Captain, respectively, with Lawrence Mayor Michael J. Sullivan. **PAGE 17**

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ST. PATRICK'S DAY, EXCHANGE STYLE

Richard A. "Rick" Barry, Jr., co-chair, Haverhill Exchange Club of Haverhill and event Master of Ceremony, received the surprised visit of Jack O'Rabbit, during the Exchange's Saint Patrick breakfast held at DiBurro's on March 13.

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SEGUNDA PARTE COMERCIANTES, TENGAN CUIDADO

Por Alberto Surís
albertosuris@rumbonews.com

Nuestro artículo "Comerciantes Tengan Cuidado" publicado en nuestra edición del 22 de marzo, 2008, no sólo provocó controversia entre las partes involucradas sino preocupación entre los oficiales de la ciudad y el estado. Para aquellos que no leyeron la historia, todavía pueden hacerlo a través de la Internet, con sólo entrar en www.rumbonews.com y para beneficio de aquellos que no tienen acceso a una computadora, le hacemos esta sinopsis:

El sábado, 15 de marzo, dos hombres penetraron en el Laundromat The Four Seasons localizado en el 149 de la Calle Lawrence, en Lawrence, fueron derecho hacia los extintores de incendio, les quitaron los stickers de inspección diciendo que estaban vencidos y los reemplazaron por unos nuevos y se

POR FAVOR VEA SURÍS
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Greater Lawrence Family Health Center

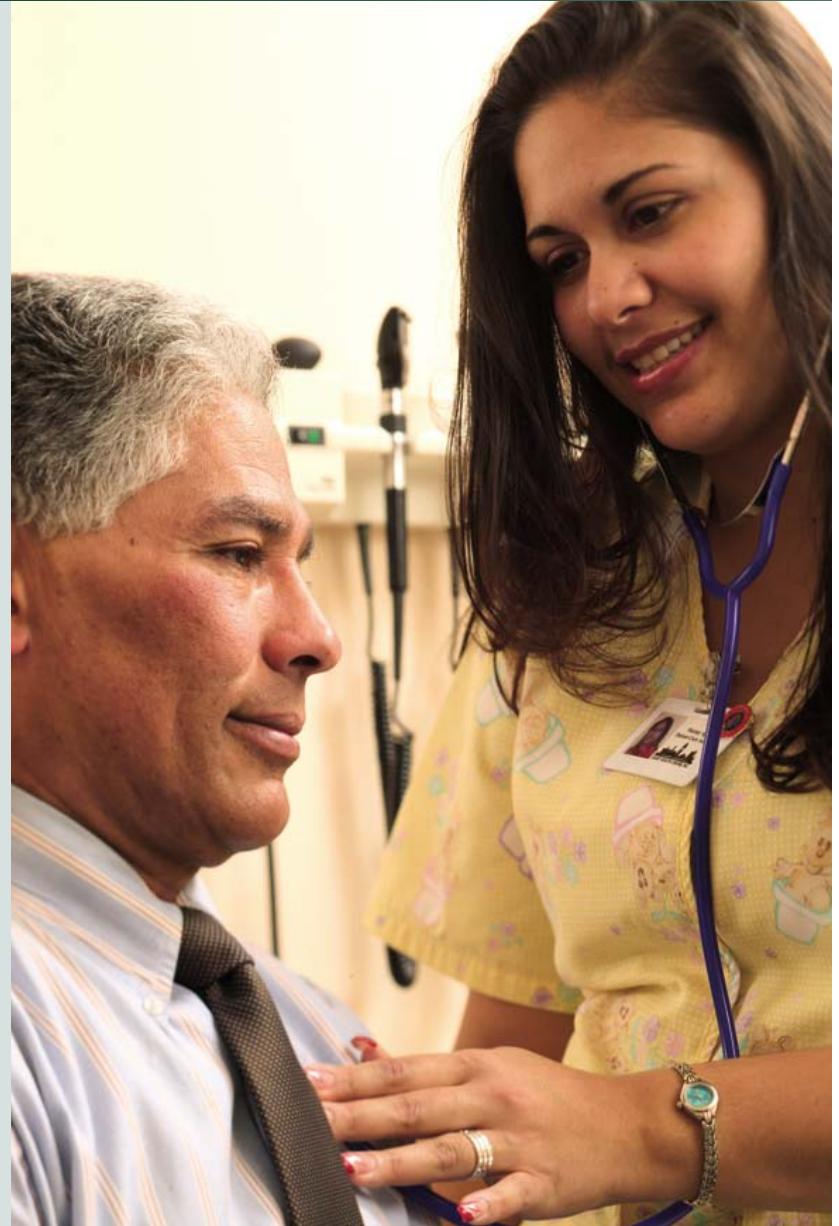
Has Expanded Its Hours!

If you need urgent care on a weekend, the Health Center's Haverhill Street site is now open:

Saturday: 9:00am–8:30pm
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The pharmacy at the Haverhill Street site has also expanded its hours of operation:

Monday–Friday: 9:00am–7:00pm
Saturday: 9:00am–1:00pm
Sunday: Closed



Essex de dos vías



Mayor Michael J. Sullivan speaking about the project. Also pictured, District D Councilor Nicholas J. Kolofoles and Merrimack Valley Chamber of Commerce President/CEO, Joseph J. Bevilacqua.

READ IT IN ENGLISH ON PAGE 18

Por Alberto Surís

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Dentro de poco, la Calle Essex en Lawrence volverá a ser de dos vías, tal como fuera 30 años atrás.

El miércoles, 26 de marzo 2008, oficiales electos de la ciudad, del estado y el gobierno federal se reunieron alrededor del Alcalde de Lawrence Michael J. Sullivan, cuando hizo el anuncio de que, como parte de la revitalización de la Calle Essex, esta calle de nuevo se convertirá a dos vías, tal como era tiempo atrás.

De acuerdo a lo informado por las autoridades, el trabajo para convertir la calle Essex en dos vías comenzará el 7 de abril y estará terminado para el 1ro de julio, 2008.

“A la ciudad de Lawrence se le concedió una dádiva de Desarrollo Comunitario (Community Development Action Grants - CDAG) de \$1 millón gracias a una aplicación muy competitiva del Departamento de Viviendas y Desarrollo Comunitario para completar la revitalización de la Calle Essex”, informó Ellen Minzner, Gerente del Departamento de Desarrollo Comunitario de la Ciudad de Lawrence.

“La dádiva fue igualada tomando en consideración el potencial de la creación de empleos, incluyendo la expansión de Northern Essex Community College en el InTown Mall y el edificio habitacional de bajo alquiler Blakeley, que está alquilando en estos momentos.

La dádiva cubrirá todas las modificaciones y mejoramiento de señales necesarias para la conversión de la calle a dos vías. También cubrirá la porción de las mejoras de jardinería, incluyendo las nuevas señales, las banderolas, bancos y receptáculos para basura. Para completar las renovaciones del Edificio Blakeley, el Departamento de Desarrollo Económico de la Ciudad de Lawrence proveyó el fondo necesario para igualar y obtener la dádiva, con \$1.4 millones en HOME, y \$260,000 de fondos de Aminoramiento de Plomo,



La dádiva cubrirá todas las modificaciones y mejoramiento de señales necesarias para la conversión de la calle a dos vías. También cubrirá la porción de las mejoras de jardinería, incluyendo las nuevas señales, las banderolas, bancos y receptáculos para basura.

así como los fondos restantes de la porción para las mejoras de jardinería de la calle.

Cyrus Field, Coordinador de CDAG de la oficina estatal del Department of Housing and Community Development (DHCD), habló brevemente durante el evento y expresó su entusiasmo y apoyo por el proyecto”, terminó el reporte de Minzner.

Sharon DuBois, Project Manager del Programa de Mejoras de Fachadas de la Ciudad de Lawrence informó que se han completado quince diseños de fachadas de tiendas para la Calle Essex. Ocho de esos proyectos ya han sido terminados, entre ellos, la fachada de la tienda del Sr. Scott Lebowitz, del 139 de la Calle Essex, que fue reportada en nuestra edición del 22 de febrero, 2008.

Además, DuBois informó que cuatro diseños de fachadas para la Calle Broadway han sido llevados a cabo de los cuales dos de ellos han sido terminados.

EDITORIAL | EDITORIAL

RENUNCIEN O LOS SACAMOS

El Informe de DOR (Department of Revenue) de febrero del 2008 sobre Lawrence reveló que durante la década de los años noventa, la ciudad tuvo una Junta de Supervisión Fiscal de Descuido por diez años. Esta junta fue disuelta en el Año Fiscal 2002 cuando DOR decidió que la ciudad había hecho el progreso suficiente en sus finanzas que alcanzaban \$13 millones en la cuenta de emergencias.

Entonces, sin la supervisión apropiada, funcionarios municipales empezaron a gastar dinero como si fuera su propio capital. El informe de DOR notó que la falta del uso de órdenes de compra para mantener un récord de los gastos fue uno de los problemas. En el Año Fiscal 2003, DOR notó que “Lawrence había regresado a las malas prácticas financieras de administración”. Para el Año Fiscal 2007, no sólo que los \$13 millones en la cuenta de emergencias habían desaparecido pero nosotros ahora tenemos un déficit de \$15 millones y el Alcalde Michael J. Sullivan no tiene la menor idea de a dónde \$28 millones se han ido. Esa no es mi conclusión; usted lo puede leer en el informe de Lawrence que usted puede encontrar en nuestro sitio web www.rumbonews.com.

El Alcalde Sullivan no es el único culpable en esto. El necesitó la complicidad de una mayoría de los miembros del concilio para aprobar sus ideas descabelladas de desperdicio. El Presidente del Concilio Patrick Blanchette y cada concejal que aprobó los presupuestos de alcalde así como el Alcalde Sullivan deben hacer lo más honorable y admitir que ellos ayudaron a hundir la Ciudad de Lawrence en este abismo y renuncien inmediatamente de sus posiciones elegidas. Ya no podemos confiar en ellos. De hecho, nosotros debemos tratar de encontrar una manera legal de hacer responsables a esos concejales de la ciudad que ya no están en el poder pero estuvieron a favor de este fiasco en años pasados y acusarlos ante los tribunales.

Y no permita que el Alcalde Sullivan le lave el cerebro con la letanía de la planta de agua, el estadio, renovaciones del ayuntamiento, etc. Eso fue hecho con dinero prestado no con el dinero para emergencias. Eso quiere decir que la Administración de Sullivan nos dejó un legado de renovaciones de edificios, la planta de agua, nuevas escuelas y el estadio por los cuales estaremos pagando por muchos años mientras que la ciudad fue ultrajada y sus residentes hostigados.

RESIGN OR BE RECALLED

The release of the February 2008 DOR Report on Lawrence revealed that during the decade of the 1990s, the city had a Fiscal Oversight Board for ten years. This board was dissolved in FY2002 when DOR decided that the city had made sufficient progress in its finances reaching \$13 million in the free cash account.

Then, without proper supervision, city officials started spending money like it was their own. The DOR Reports noted the lack of use of purchase orders so record keeping was problematic at best. In FY2003, DOR noted that “Lawrence returned to poor financial management practices.” By FY2007, not only the \$13 million in the free cash account had disappeared but we now have a \$15 million deficit and Mayor Michael J. Sullivan has no idea where \$28 million have gone. That is not my conclusion; you may read it in the Lawrence Report which you can find on our website www.rumbonews.com.

Mayor Sullivan is not the only one at fault in this. He needed the complicity of a majority of the City Council members to approve his insane ideas of waste. The Council President Patrick Blanchette and every councilor who supported the mayor’s budgets as well as Mayor Sullivan should do the honorable deed and admit that they helped sink the City of Lawrence in this abyss and resign immediately from their elected positions. They can no longer be trusted. In fact, we should try to find a legal way to bring liability changes against those city councilors who are no longer in office but were in favor of this fiasco in past years.

And do not let Mayor Sullivan brainwash you with the litany of the water plant, the stadium, city hall renovations, etc. That was done with borrowed money not with the free cash. That means that the Sullivan Administration left us a legacy of building renovations, the water plant, new schools and the stadium for which we will be paying for many years while the city was raped and its people battered.

Rumbo

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OPINIÓN

READ IT IN ENGLISH ON PAGE 19



Desde Mi Esquina

Por Dalia Diaz
daliadiaz@rumbonews.com

Hemos puesto tres informes en nuestra página web para todo el que quiera verlos. Estos son: El Reporte de DOR de Febrero del 2008, At a Glance Report for Lawrence 2008, y LPS Review 2000.

¡El Estado de la Ciudad ya salió! Se llama El Reporte de DOR de Febrero del 2008.

Corrección

La semana pasada erróneamente mencioné que Peter Blanchette reemplazó a Larry Hester y eso fue incorrecto. El Sr. Blanchette había estado trabajando en Inspectional Services por más de un año antes de que el Sr. Hester fuese despedido y yo debí tener ese detalle correcto.

¡Oh, qué farsa!

Recibí muchas críticas el miércoles pasado porque llamé el Foro del Presupuesto del Alcalde Para el 2009 el pasado 25 de marzo en el programa radial Hotline, una farsa. Rumbo ha estado cubriendo el Concilio de Lawrence por tantos años que nos damos cuenta a una legua de distancia cuando nos están engañando.

Algunas personas hasta me dijeron que debía pedirle una disculpa a la Concejal del Distrito B Grisel Silva que fue invitada al programa y la organizadora del Foro. Ella piensa que hizo un buen trabajo y no le molestó que yo tuviera una opinión tan negativa hasta el domingo por la mañana cuando leyó el diario local. Fue entonces que se dio cuenta del teatro que estaba siendo preparado desde febrero, cuando el Departamento de Rentas de Massachusetts reveló su Informe de Administración de Finanzas mostrando que Lawrence está en un problema muy serio. A ella la utilizaron como a todos nosotros que estábamos allí.

Estamos haciendo posible el reporte de DOR en nuestra página en la Internet con la esperanza de que todos los residentes se tomen el tiempo de leerlo. Es lo suficiente para demandar que el Alcalde Michael J. Sullivan y el Presidente del Concilio Patrick Blanchette renuncien inmediatamente, junto a cualquier otro concejal que haya votado a favor de cualquier presupuesto presentado por el alcalde en los años recientes. Ellos son responsables por el enredo en que estamos. En el Año Fiscal 2002, la Ciudad de Lawrence llegó a tener \$13 millones para emergencias. Según el informe, en el Año Fiscal 2003 "Lawrence regresó a las prácticas inadecuadas de administración de finanzas."

En una carta fechada el de noviembre del 2007 al alcalde (publicada en Rumbo el 15 de noviembre, página 30) DOR cuestiona el estimado que la ciudad presenta como entrada y los gastos que proyectan tener y estimaron que Lawrence tenía un problema en su presupuesto para el Año Fiscal 2008 de \$14.7 millones. La forma en que la ciudad decidió resolverlo fue utilizando \$9.52 millones de los fondos de reserva escolar que fue creado para cumplir con las obligaciones de la ciudad en la construcción de las escuelas.

El informe dice, "Echando a un lado la pregunta de si esto es legítimo o inteligente uso del dinero en reserva, en realidad, eliminar estos fondos lo único que logra es posponer el hacerle frente al déficit de Lawrence por un año más. Las primeras proyecciones indican que habrá un significativo déficit en el presupuesto del Año Fiscal del 2009."

También indica que hay una gran "necesidad de que haya un cambio en la cultura del ayuntamiento y un cambio dentro de las normas de trabajo tan relajadas a otra donde existan la claridad del propósito y la responsabilidad."

Cada departamento en el ayuntamiento fue severamente criticado en ese informe y muchas sugerencias fueron sometidas. Cuando otras personas han sugerido una limpieza total es porque sabían que el desorden y la carencia de responsabilidad es

una epidemia. El informe lo confirma.

Tenemos problemas económicos

Esa fue la razón para despachar a 42 empleados municipales en diciembre. Algunos de esos empleados ganaban entre \$8,000 y \$12,000 para mantener a sus familias pero la ciudad no tenía dinero para pagarles.

Entretanto, nuestra Tesorera Patricia Cook acaba de recibir un aumento de \$24,000, de \$52,000 a \$76,000. No solo que esto es una bofetada a los que hoy están cobrando desempleo, sino una satírica señal grosera a los contribuyentes de la ciudad porque esta es la misma oficina donde tanto dinero se pierde sin explicación y nadie hacerse responsable. Ella no sirve para el trabajo que hace, es incompetente, no está capacitada y por lo tanto no debe ser compensada de esta forma. ¡Es injustificable!

Fíjese en el informe de DOR y vea las páginas 24 a la 28 que están dedicadas a la Oficina de Tesorería y Colecciones. Esta oficina es incompetente, según DOR, de hacer que los propietarios que deben dinero a la ciudad por concepto de impuestos paguen aún después de muchos años y "tiene más de \$7.51 millones en balances por cobrar. Esto incluye más de \$4.24 millones en bienes raíces (que datan desde 1994), más de \$2.65 millones en impuestos de vehículos de motor (algunos desde 1988)..."

Hay también créditos pero nadie sabe de seguro si estos son realmente en deuda a los contribuyentes por lo tanto ellos recomiendan que la oficina del colector de impuestos haga lo que sea necesario para investigar y aclarar esto de los libros de la ciudad. Un tiempo atrás Patty Cook dijo que ese trabajo era abrumador. Entonces yo dije que

POR FAVOR VEA DÍAZ
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OPINIÓN

READ IT IN ENGLISH ON PAGE 21

Por Nunzio Di Marca
nunziodimarca@rumbonews.com

Las medidas preventivas son las mejores medidas

Los pichones regresan a su nido. O quizás sería mejor decirle "SE LO DIJE". Durante mi último término desde el principio, enfatice la importancia y la necesidad de ser vigilante con los gastos de la ciudad y de cortar esa cantidad ridícula de esos gastos innecesarios. Durante el proceso

POR FAVOR VEA DI MARCA
CONTINÚA EN LA PÁGINA 15

TAKE ACTION

Town Hall Meeting on Underage Drinking

Come and voice your opinion about this important issue which is affecting all of us

Lawrence Public Library
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9:30 A.M. to 1:30 P.M.

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TOME ACCIÓN

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51 de la Calle Lawrence, Primer Piso
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Hipotecas de alto riesgo: éste es el momento de actuar

Por Eric Rosengren, Presidente y Director Ejecutivo del Federal Reserve Bank of Boston

Las comunidades de Nueva Inglaterra y del país luchan contra la difícil situación de las hipotecas de alto riesgo y caen en ejecuciones hipotecarias. Muchas personas tomaron hipotecas de alto riesgo, conocidas como subprime, pensando que el precio de las viviendas seguiría aumentando y que la refinanciación sería fácil. Pero nada de esto ocurrió.

La situación no será fácil de resolver. Sin embargo, hay una cosa que está clara: éste es el momento de actuar. Hay medidas que muchos de nosotros podemos adoptar en este momento —prestatarios, prestamistas, funcionarios públicos y reguladores. Incito a los prestatarios preocupados debido a préstamos de tasas elevadas que tomen una o más medidas: comuníquese con su agente de préstamos para consultar si es posible obtener un ajuste de pagos, consulte con una agencia de asesoramiento en materia de vivienda para determinar cuáles son sus opciones, o comuníquese con un prestamista responsable para determinar las posibilidades de refinanciación. También incito a los prestamistas a que se acerquen a los prestatarios y que reconsideren los programas estatales y federales que puedan

ser útiles.

Algunos prestatarios con hipotecas de alto riesgo podrían refinanciar mediante un préstamo más asequible si al recibir el préstamo contaban con un buen historial de crédito y con cierta cantidad de valor adquirido de la vivienda. Sin embargo, con el paso de los años, la baja de los precios de las viviendas erosiona el patrimonio de los prestatarios, y algunos de ellos atraviesan dificultades económicas o se endeudan más ante la desaceleración de la economía. Estos factores complican la situación, pero también indican que éste es el momento de actuar. Una opción para refinanciar es el Fondo de Asistencia para Hipotecas / Mortgage Relief Fund (http://www.MortgageReliefFund.com/index_sp.html). Con el apoyo del Federal Reserve Bank of Boston, cinco importantes bancos unieron sus fuerzas para establecer este programa a fin de acercarse a los prestatarios de préstamos con tasas altas. Los bancos pueden ayudar a los prestatarios a refinanciar con un préstamo más asequible—puede ser un préstamo de la Administración Federal de Vivienda (FHA/Federal Housing Authority), un préstamo garantizado por el estado o un préstamo convencional. Prevemos que varios bancos comunitarios participarán en esta iniciativa en los próximos meses.

Aquellos prestatarios que no tienen acceso fácil a internet se pueden comunicar con los bancos del Fondo de Asistencia para Hipotecas llamando a los números siguientes: Bank of America: 800-344-9403; Citizens Bank: 888-411-1145; Sovereign Bank: 800-288-6225; TD Banknorth: 800-281-0025 (extensión 2315); y Webster Bank: 800-681-7788 (Connecticut) y 800-635-9191 (Massachusetts o Rhode Island).

Para poder participar, el ingreso de los prestatarios debe ser verificable y suficiente para efectuar los pagos. El prestatario debe contar con buenos antecedentes de crédito, es decir que ha efectuado los pagos dentro de los plazos previstos. El valor de la vivienda debe satisfacer ciertos límites de la relación préstamo a valor de la propiedad.

Aquellos prestatarios que cumplen con los requisitos podrán economizar importantes sumas —cientos de dólares por mes, y miles de dólares por año. Por ejemplo, si la tasa de interés de una nueva hipoteca de la FHA es 6% y la tasa inicial en una hipoteca de alto riesgo era 8%, por un préstamo de \$200,000 se pagaría aproximadamente \$268 menos por mes, lo

Subprime Mortgages: The Time to Act Is Now

By Eric Rosengren, President and CEO, Federal Reserve Bank of Boston

Communities across New England and the nation are grappling with the souring of subprime mortgages and a jump in foreclosures. Many people took on subprime loans assuming home prices would keep rising and refinancing would be easy. Neither proved true. The situation won't be easy to solve. However, one thing is clear: the time to act is now. There are steps that many of us can take right now – borrowers, lenders, public officials, and regulators.

I encourage worried borrowers who hold high-rate loans to take one or more steps: contact your loan servicer about a possible payment adjustment, consult a housing counseling agency about your options, or approach a responsible lender about refinancing. I also encourage lenders to reach out to borrowers, and to take a fresh look at the state and federal programs that can

POR FAVOR VEA HIPOTECAS
CONTINÚA EN LA PÁGINA 12

PLEASE SEE MORTGAGES
CONTINUES ON PAGE 12

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Quejas de residente caen en oídos sordos

Por Alberto Surís
albertosuris@rumbonews.com

Estas muestras de agua fueron recogidas, temprano en la mañana, en la bañadera del Sr. Mario Vancamper el sábado, 29 de marzo, 2008. De acuerdo con el Sr. Vancamper, esto es algo que sucede todos los días, y ha venido sucediendo por los últimos tres años.

El Sr. Vancamper vive en el #1040 de la Calle Farnham, esquina a Foster, Apartamento 7-B, en Lawrence, MA.

El Sr. Vancamper afirma que más de una vez, él ha elevado esta queja a las autoridades de Lawrence, desde el Alcalde hasta los directores del Departamento de Obras Públicas, del Departamento del Agua y de la Autoridad de Viviendas de Lawrence.

Representantes de estos departamentos han visitado su apartamento en varias ocasiones y a pesar de sus promesas de que los problemas iban a ser resueltos, la situación aún persiste.

Hace un par de años y después de contactar a varios oficiales de la ciudad a petición del Sr. Vancamper, este reportero recibió una llamada, que si la memoria no me falla vino del Departamento del Agua, diciendo que, "hemos encontrado el problema y vamos a corregirlo."



Left: Sample of the water as it comes out of the faucet first thing in the morning. Right: Sample of the water after being running for a while.

Resident's complaints fall in deaf ears

By Alberto Surís
albertosuris@rumbonews.com

These samples of water were taken from Mr. Mario Vancamper's bathtub early in the morning of Saturday, March 29, 2008. According to Mr. Vancamper, this is a daily occurrence and it has been happening for the past three years now.

Mr. Vancamper has been a resident of 1040 Farham St., Apartment 7-B, at the corner of Foster St. in Lawrence, MA for 10 years.

Mr. Vancamper claims that he has complained several times to the Lawrence authorities, from the mayor down, including the DPW Director, the Water Department and the Lawrence Housing Authority.

Representatives from these departments had visited his apartment on numerous occasions, and despite their promises that they were going to fix the problem, the situation persists.

A couple of years ago, after contacting some city officials on behalf of Mr. Vancamper, this reporter received a call from the Water Department, if I remember well, saying that "the problem was located and the situation will be corrected."

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Fecha Para Solicitar la Visa Laboral H-1b Se Aproxima

Por la economía global en la que vivimos actualmente, compañías en los Estados Unidos están empleando mas profesionales extranjeros cada día. Si usted espera a empezar su proceso para solicitar la visa laboral H-1b, puede quedar como las miles de personas el año pasado cuales no recibieron sus visas por haber empezado el proceso muy tarde. Estas personas fueron denegadas porque las 66,000 visas otorgadas anualmente se completaron a las 12pm del primer día en cual el Servicio de Inmigración (USCIS) empezó a aceptar solicitudes. La cantidad de solicitudes que recibió el USCIS fue tanta que el Servicio tuvo que utilizar un sistema de lotería para seleccionar las peticiones que revisaría. Este tipo de sistema jamás se ha visto en la historia de la visa H-1b.

Muchos profesionales extranjeros quienes viven en los Estados Unidos o afuera califican para la visa laboral H-1b y no lo saben. Las personas que califican para la visa H-1b reciben permiso para vivir y trabajar en los EEUU por un máximo de 6 años. Sin embargo, estas personas pueden extender su estadía indefinidamente. Para que estas personas puedan calificar para la residencia permanente (Green Card), la compañía Americana tiene que patrocinarlos y solicitar una Certificación Laboral a nombre de ellos. Después de tener la Certificación Laboral pre-califican para la residencia permanente.

Requisitos para la visa laboral H-1b:

1. Haber entrado a los EEUU con una visa valida;
2. No haberse sobre quedado el tiempo autorizado en la visa;
3. Tener un Bachillerato de Universidad Americana o extranjera, o 12 años de experiencia en el ramo del trabajo;
4. Tener una oferta de trabajo en una compañía Americana;
5. Solicitar para la visa H-1b el 1ero de Abril del 2008.

Si el profesional extranjero cual solicita la visa H-1b esta localizado adentro de los EEUU, el o ella tendrá que haber entrado a este país con una visa valida. El solicitante puede haber entrado a los EEUU por visa de estudiante, turista, o cualquier otra visa. El solicitante no puede haber entrado por la frontera o por aeropuerto sin haber sido inspeccionado. Toda persona que haya entrado por la frontera no califica para obtener ningún tipo de beneficio inmigratorio desde adentro de los EEUU. Además, si el solicitante esta localizado adentro de los EEUU, el o ella no puede haberse sobre quedado el termino de tiempo autorizado en su visa. Muchas personas equivocadamente piensan que están en este país legalmente porque su visa no ha expirado. Esto es un error enorme. La fecha

clave para la expiración del estatus legal de la persona es la fecha incluida en la tarjeta I-94; no la fecha de expiración de la visa.

El error de pensar que cualquier persona puede solicitar para la visa H-1b desde adentro de los EEUU después de haberse sobre quedado su tiempo autorizado en la I-94 es muy común. Estas personas no entienden que al haberse sobre quedado la fecha autorizada en la I-94 ya no pueden obtener mas ningún beneficio inmigratorio sin tener que regresar a sus países natales primero. Además de tener que regresar a su país natal tendrán que solicitar para un perdón por la estadía ilegal en los EEUU. Este malentendido es demasiado común y le ha causado mucho sufrimiento y dinero a personas día a día.

En cuanto al requisito de educación, el solicitante tiene que ser un profesional para calificar para la visa H-1b. Para calificar como profesional, el solicitante debe de haber obtenido un Bachillerato en una universidad Americana o extranjera. Si el solicitante estudio en el extranjero, su historia educativo se tiene que evaluar para determinar el equivalente de educación en el sistema educacional Americano. Aun personas que nunca han asistido a ninguna Universidad pueden calificar como profesionales para la visa H-1b. El Servicio de Inmigración acepta 3 años de experiencia como equivalente a un año de educación. O sea que una persona que no tenga educación

universitaria puede calificar para la visa H-1b si tiene 12 años de experiencia en su ramo de profesión.

Finalmente, la oferta de empleo tiene que ser de una compañía valida establecida en los EEUU. Además de tener que ser una compañía valida, la compañía tiene que establecer que tiene suficientes fondos para pagar el salario del profesional extranjero. Este requisito se puede satisfacer con historiales de impuestos de la compañía de años previos.

Por tener tan múltiples beneficios para el solicitante y su familia y la compañía Americana, la visa H-1b es extremadamente popular. El Servicio de Inmigración recibe mas solicitudes cada año y la cantidad de visas disponible no sube. Si usted tiene una oferta de empleo en los EEUU y cree que califica para esta visa, comuníquese con un abogado de Inmigración y empieze su caso lo mas pronto posible.

La Abogada Sonia M. Muñoz es la Presidente de Immigration Legal Counsel, LLC.; un Bufete de Leyes localizado en el Sur de la Florida. El Bufete se especializa en proteger los derechos de los Inmigrantes, procesos consulares, y en asistir profesionales extranjeros a entrar y trabajar en los Estados Unidos. Puede obtener mas información sobre el Bufete, la Abogada Sonia M. Munoz, y métodos disponibles para entrar y trabajar en los EEUU visitando la pagina de web del Bufete: www.ilclawfirm.com o llamando al 1-866-482-VISA(8472).

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Del 12 de abril, 8:00- 12:00

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CONTINÚA DE LA PÁGINA 1 SURIS: COMERCIANTES, TENGAN CUIDADO

marcharon, no sin antes dejar una cuenta con la empleada por \$129.00 reducida a \$75.00 por sus servicios.

Al día siguiente, domingo, uno de los hombres vino a cobrar y fue confrontado por la dueña, Yolanda Rodríguez, la cual identificó al hombre como Isaías Mencía, propietario de Mencía Fire Appliances. Mencía insiste en que los stickers que él reemplazó estaban vencidos aunque no ha podido mostrarlos a la dueña del establecimiento o a este reportero. Keane Fire Safety, la compañía que inspeccionó The Four Seasons, aseguró a Rumbo que esos stickers eran válidos hasta septiembre, 2008.

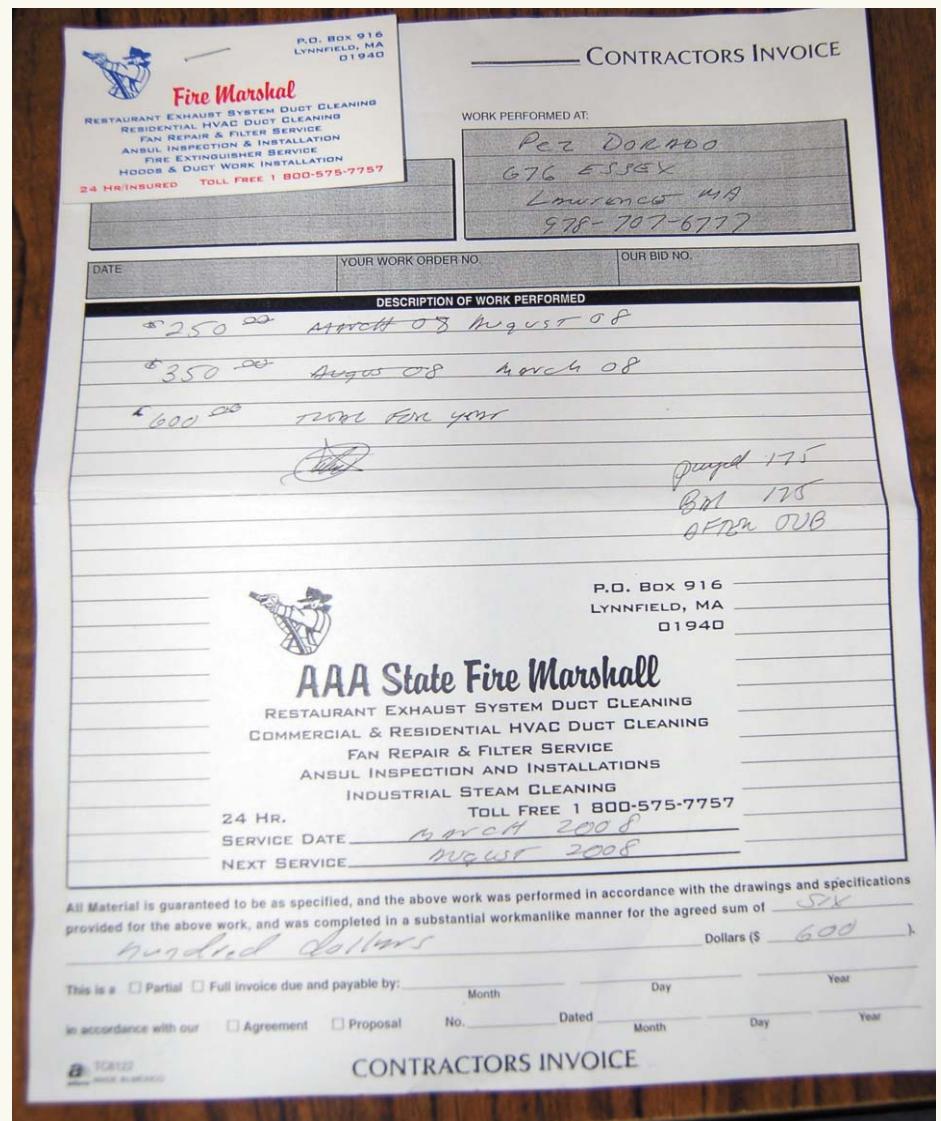
Mencía dio a este reportero los nombres de tres restaurantes donde él podría comprobar no sólo la calidad de su trabajo sino también su ética. De dos de ellos nos fue imposible obtener ninguna información y en el tercero, su dueña nos dijo que un individuo vestido con una camiseta que decía Fire Marshall y que ella pensó que venía del Departamento de Bomberos, luego de hacerle una inspección, comenzó a darle precio por el trabajo que hacía falta hacer. Esa compañía es AAA State Fire Marshall, la cual colocó su sticker en la campana extractora de humo del restaurante.

Debido a que la encargada de un establecimiento había confundido con inspectores de la ciudad a los que entraron en su establecimiento y más tarde la

Inmediatamente, Rumbo fue al Restaurante Pez Dorado a hablar con el dueño. Peralta nos mostró un recibo sin fecha ni firma, de AAA State Fire Marshall. Peralta nos describió a la persona que entró a su restaurante como alguien que habla inglés, de 5'2" de estatura aproximadamente, vistiendo una chaqueta roja con letras blancas que decía Departamento de Incendios (en inglés, Fire Department) y procedió a contar a Rumbo lo mismo que había dicho en el aire

propietaria de un restaurante pensó que estaba hablando con un bombero cuando no lo era, Rumbo contactó al Comisionado del Departamento de Inspecciones en el Ayuntamiento y al Departamento de Bomberos de Lawrence, para ver si estos individuos eran de sus departamentos.

Myles Burke, Comisionado del Departamento de Inspecciones aseguró a Rumbo que esos hombres no eran de su departamento y que todos los empleados de su departamento portaban adecuada identificación con instrucciones de mostrarla cada vez que realizaran una inspección. El



Jefe del Departamento de Bomberos, Chief indicando falsamente que representaban al Peter Takvorian preocupado acerca de los Departamento de Incendios o a la Oficina reportes de que personas pudieran estar del State Fire Marshall, indicó que su



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oficina estaba haciendo averiguaciones.

Antes de que el artículo fuera impreso el viernes, 21 de marzo, 2008, Isaías Mencia llamó dos veces y nos amenazó con tomar acción legal si imprimíamos su nombre en el periódico y llamó a Rumbo “un periódico aburrido lleno de chismes”. El no quería que su nombre y su compañía fuera a lucir asociada con AAA State Fire Marshall.

El sábado, 22 de marzo, 2008, en el programa de variedades “Cambiando el Tema”, que sale al aire cada sábado de 12 del mediodía hasta las tres de la tarde por WCCM Radio 1110AM, su productor, Cristóbal Ramos estaba comentando el recién publicado artículo cuando entró una llamada. Era Saturnino Peralta, dueño de el Restaurante El Pez Dorado, localizado en el 676 de la Calle Essex, en Lawrence.

Peralta dijo en el aire que un individuo que él pensó que era del Departamento de Bomberos de Lawrence, entró en su restaurante a hacer una inspección. Peralta dijo que después de la inspección, el “inspector” dijo que él le haría el trabajo por \$600 (\$350 en marzo 08 y \$250 en agosto 08). Como el extractor de humo de la cocina necesitaba la limpieza él aceptó y le pagó \$175.00 en efectivo por la inspección y los restantes \$175 cuando volviera a hacer la limpieza.

“Eso sucedió un miércoles y él prometió regresar el domingo. El problema es que de eso hacen dos semanas y no ha regresado. Creo que me ha estafado”, dijo Peralta en el aire y añadió, “es la compañía de que ustedes están hablando, Fire Marshall”.

Inmediatamente, Rumbo fue al

Restaurante Pez Dorado a hablar con el dueño. Peralta nos mostró un recibo sin fecha ni firma, de AAA State Fire Marshall. Peralta nos describió a la persona que entró a su restaurante como alguien que habla inglés, de 5'2" de estatura aproximadamente, vistiendo una chaqueta roja con letras blancas que decía Departamento de Incendios (en inglés, Fire Department) y procedió a contar a Rumbo lo mismo que había dicho en el aire.

El martes, 25 de marzo recibimos una llamada en Rumbo de un hombre muy disgustado que dijo ser de Fire Marshall y que su nombre era Steve y llamaba porque “Mencia (Isaias Mencia, de Mencia Fire Appliances) me dijo, búscate un abogado que vamos a llevar a este tipo a la corte”, y quería saber qué era lo que estaba sucediendo.

Este reportero lo confrontó con las declaraciones de Peralta. “Fue su culpa. Yo fui allí como lo había prometido pero él estaba cerrado. Él debió haberme llamado para hacer otra cita”, dijo la persona que se identificó como Steve.

Mencia niega haber llamado al de Fire Marshall. “Él fue el que me llamó a mí y me ofreció su abogado que lo había servido en otras ocasiones”, nos dijo Mencia por teléfono cuando le preguntamos.

El miércoles, 26 de marzo, la misma voz del tal Steve llamó dos veces y dejó un mensaje diciendo que él había hablado con varias personas y quería aclarar la situación. Rumbo retornó su llamada el viernes, 28 de marzo y dejó un mensaje para Steve de retornar la llamada. El sábado, 28 de marzo, a las 10:30 AM,



recibimos una llamada de alguien dando gritos, fuera de control, queriendo saber por qué lo estábamos llamando. Nuestro identificador de llamadas decía que la llamada provenía de J. Hurley, 781-334-5770, y la voz era la misma del tal Steve de Fire Marshall.

Después de 20 minutos de gritos, el que llamó por fin dijo que estaba llamando de Fire Marshall pero que allí no había ningún Steve y que J. Hurley era el dueño de la compañía pero que no se encontraba allí en ese momento. Debido a que el individuo que llamó no quiso identificarse, le dijimos que le dijera a J. Hurley, el dueño, que nos llamaría para continuar la conversación para así poder

aclarar las cosas y le colgamos. No hemos vuelto a oír de él.

Mientras tanto, Peralta, del Pez Dorado dice que ha recibido tres llamadas de AAA State Fire Marshal dándole diferentes fechas para hacer la limpieza. “Estoy bajo mucha presión”, dice Peralta que le dijo y que él le contestó, “Yo no te estoy poniendo ninguna presión, solo quiero que vengas y me hagas la limpieza”.

La última fecha que AAA State Fire Marshall dio a Peralta para hacer la limpieza fue abril 1ro, el mismo día en que se imprimió esta edición.

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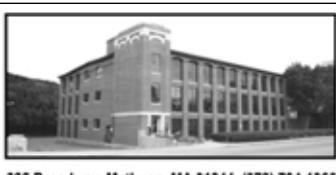
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Cada sucursal tendrá una caja a la entrada con un letrero arriba para el uso de sus miembros. "Nuestra propia experiencia sirviendo de voluntarios a través de los años como lectores en la Escuela Hennessey en Lawrence nos ha mostrado que la lectura abre un mundo completamente nuevo a los niños," dijo Peter Matthews, Presidente de la MVFCU. "Vamos a promover esto por medio de nuestra página en el Internet y por la radio – para pedirle a nuestros miembros que paren por nuestras sucursales a hacer sus contribuciones."

Merrimack Valley Federal Credit Union sirve a cualquier persona que viva, trabaje o asista a servicios religiosos en toda la región del Valle de Merrimack. Sus sucursales en Massachusetts son Lawrence, North Andover, Haverhill y Methuen así como en Plaistow, NH.

CONTINÚA DE LA PÁGINA 4 DIAZ: DESDE MI ESQUINA

debemos buscar a alguien que pueda hacer trabajos abrumadores y hacerlos bien.

DOR encontró una serie de problemas. "Algunas propiedades que han sido adjudicadas por los bancos tienen activos que no han sido transferidos a la cuenta de la ciudad de cuentas adjudicadas, algunas parcelas continúan siendo asesoradas a los antiguos dueños, y otras se convirtieron en exentas de impuestos a la ciudad por ser posesiones municipales ahora, sin embargo continúan enviando facturas de impuestos a la propiedad." ¿Ven a lo que me refiero? ¡Ella no tiene idea de lo que está haciendo en esa oficina!

Una persona sabía una vez me dijo que los administradores manejan una

gran cantidad de problemas a diario. Los inteligentes calculan la prioridad de cada uno y los tratan de esa forma uno a uno. Los estúpidos escogen el menos importante porque eso es lo único que pueden hacer o resolver. Nosotros tenemos muchos de esos en nuestro gobierno municipal. Si el Concilio acepta la idea de hacer a Mark Andrews la persona al cargo de todo (en efecto alcalde) con un salario de \$130,000, ¿por qué necesitamos seguir pagándole a Sullivan \$100,000 para cortar cintas solamente?

Este es el reloj que llevaba puesto Stephen Hollingshead, Jr. cuando se encontró con un chofer borracho.

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El futuro de la Comisión de Derechos Humanos

José Ayala, productor y animador del programa La Movida en la WCEC 1490 AM, pidió al Alcalde Sullivan durante el Foro sobre el Presupuesto si la Comisión de Derechos Humanos va a ser activada en el Año Fiscal 2009. El Director de Presupuesto y Finanzas Mark Andrews fue rápido en responder que ya estaba incluido en la porción de Servicios Humanos que él había presentado.

Yo le aclaré que la Comisión de Derechos Humanos no es parte de Servicios Humanos e insistí para que el Alcalde Sullivan me contestara porque el público necesita un lugar a donde dirigirse cuando hay violaciones de derechos civiles o derechos humanos. En la actualidad no tienen a nadie que los escuche y por esa razón yo termino recibiendo muchas de las quejas.

Por muchos años la Comisión ha estado no-existente porque tienen solamente dos miembros. El alcalde ha sido negligente en nombrar a miembros adicionales que puedan escoger a un director, dinero para cuyo salario ha estado en el presupuesto cada año. Al escuchar esto, varias personas en asistencia expresaron su deseo de ser parte de esa junta y le dieron sus nombres al Rev. Víctor Jarcia. Cualquier otra persona interesada debe ponerse en contacto con la oficina del alcalde porque él es la autoridad que los nombra.

Mientras que tenía la atención del alcalde, también le pregunté por qué el website de la ciudad está en tan deplorable condición después de tantos años y por qué no he recibido ninguno de los informes para los que me inscribí a través de la página en el Internet. El le pidió a Brian Cahoon, el guru del website que me respondiera. Lo único que dijo es que está trabajando en eso y que esos links no debieron ser activados, con aquella actitud segura y relajada de tantos otros empleados municipales.

Pensamos que la reunión iba a llegar a su final sin escuchar al alcalde mencionar su letanía usual del Sal's Riverwalk-Centro de Transportación-nueva escuela secundaria-nueva planta de agua cuando se le salió como un disco rallado.

Reducciones en sus impuestos a la propiedad

Todos los propietarios tienen hasta el 1ro de mayo para solicitar una reducción en la cuenta de sus impuestos en la Oficina de los Asesores de Impuestos en el Ayuntamiento de Lawrence. Ellos considerarán la actual devaluación de su propiedad y las reparaciones necesarias, además compararán ciertas ventas recientes en el vecindario de hogares similares para así entonces considerar un pequeño descuento.

¿DINERO HOY O DESPUÉS?

La NFCC le muestra como mantener su reembolso anual en su bolsillo cada mes

¿Cuál prefiere usted, una cantidad agrupada de \$2,600 ó pagos mensuales de \$216 durante un año? Si usted es uno de los 46.5 millones de consumidores que recibirán un reembolso de impuestos este año, usted tiene esta opción, pues la cantidad regular de un reembolso llega hasta los \$2,637.

La Fundación Nacional Para El Concejo de Crédito (NFCC por sus siglas en inglés) sugiere que los consumidores revisen sus ingresos retenidos para asegurar que la cantidad correcta sea retirada de su cheque. "Usted no quiere acabar por deberle al Tío Sam, o contribuir más de lo debido cada mes. No me gusta que la gente reciba un reembolso", dijo Gail Cunningham, portavoz de la NFCC.

Algunos se emocionan al recibir un reembolso, pero no se dan cuenta que el gobierno simplemente le está regresando su dinero. No es por suerte, ni se está ganando la lotería. No solo ha contribuido demasiado dinero, sino que el gobierno se lo está devolviendo sin la ganancia del interés.

La misma gente que anhela su reembolso es la que ha batallado con sus finanzas todo el año, atrasándose con pagos graves como renta o pagos de vehículo. Sus \$200 extra cada mes les proveería un gran alivio durante el año.

La meta es que sus ingresos retenidos

sean iguales a la cantidad de impuestos que usted debe. Si no es retenida la cantidad suficiente usted acabará debiendo al fin de año. Y si la cantidad retenida es demasiado, usted perderá ese dinero hasta que reciba su reembolso.

El remedio es sencillo. Visite la página de Internet del Servicio de Impuestos Internos (IRS) y utilice la calculadora para la retención de impuestos. Mucha gente encuentra esta calculadora más acertada y fácil de usar que cualquiera otra herramienta. Consumidores pueden usar los resultados de la calculadora para completar el formulario W-4 antes de entregarlo a su agencia de trabajo.

"Los trabajadores deben saber que pueden cambiar la información del formulario W-4 cuando ellos gusten, y especialmente si hay un cambio personal o en cuanto a sus finanzas," continuó Cunningham. Ejemplos de cambios personales serían el divorcio, matrimonio, el nacimiento de un hijo, la compra de una casa, o la jubilación. Cambios financieros serían si usted o su pareja comienza o deja un trabajo.

Siempre es bueno recibir un cheque en su buzón, pero no si usted ha batallado todo el año. Si gusta ayuda poniendo sus finanzas en orden, acuda a una agencia miembro de la NFCC. Para localizar a la agencia más cercana a usted llame al 1-800-682-9832. Para encontrar una agencia vía Internet, visite www.TermineConSuDeuda.org.

información

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Por Alberto Surís

albertosuris@rumbonews.com

El amanecer del viernes, 28 de marzo 2008, fue un poco difícil para Cristóbal Ramos, también conocido como El Polifacético. Ramos fue despertado por su vecino Mario Vancamper que le dijo por teléfono, "Alguien te chocó el carro por detrás y te ha hecho tremendo daño".

Esta foto fue tomada alrededor de las 7:30 AM del día 28 de marzo frente a la residencia de Ramos. No había marcas de ruedas sobre la fresca nieve, solo unas manchas amarillas sobre la pintura blanca del carro que nos hacen suponer que fuera un auto amarillo el que le hizo el daño.

Si usted vio o sabe quien hizo esto, por favor, comuníquese con Cristóbal Ramos al 978-390-6622.

The morning of Friday, March 28, 2008, was a difficult one for Cristobal Ramos, also known as El Polifacetico. He was awakened by his neighbor Mario Vancamper who told him over the phone that somebody had plowed onto the rear of his parked car causing considerable damage.

This photo was taken at 7:30 AM on March 28, 2008 in front of Ramos' residence. There were no marks left on the fresh snow, only some yellow scratches over the white paint of the car that leads us to believe that the hit and run car was a yellow one.

If you happen to see or know who did this, you may contact Cristobal Ramos at 978-390-6622.

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El Centro de Reciclaje del Departamento de Obras Públicas de la Ciudad de Lawrence anuncia su apertura para el 2008, a partir del mes de mayo 2008 hasta octubre 2008, desde las 8 de la mañana hasta las 12 del mediodía el segundo y cuarto sábado de cada mes.

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CONTINUES FROM PAGE 5

MORTGAGES: THE TIME TO ACT IS NOW

be of assistance.

A number of borrowers with subprime mortgages may be able to refinance into a more affordable loan, because they had good credit histories and some home equity when they got their loan. As time goes by, however, declining home prices are eroding borrowers' equity, and some are experiencing financial difficulties or mounting debt as the economy slows. These forces complicate the picture, but also underline that the time to act is now. One refinance option is the Mortgage Relief Fund (www.MortgageReliefFund.com). Five large banks joined forces to set up this program, with the encouragement of the Federal Reserve Bank of Boston, to reach out to borrowers with high-rate loans. The banks can help borrowers explore refinancing into a more-affordable loan – maybe a Federal Housing Authority (FHA) loan, a state-guaranteed loan, or a conventional loan. We believe a number of community banks will join the effort in the coming months.

For borrowers who do not have easy access to the Internet, the Mortgage Relief Fund banks can be contacted at the following numbers: Bank of America at 800-344-9403; Citizens Bank at 888-411-1145; Sovereign Bank at 800-288-6225; TD Banknorth at 800-281-0025 (x2315); and Webster Bank at 888-681-7788 in Connecticut and 800-635-9191 in Massachusetts or Rhode Island.

To qualify, borrowers' incomes must be verifiable, and sufficient to support the

payments. The borrower must have a history of generally making timely payments. The value of the home must support certain loan-to-value limits.

For borrowers who qualify, the savings can be substantial – hundreds of dollars a month, and thousands of dollars a year. For example, if the interest rate on a new FHA mortgage is 6 percent and the initial rate on a subprime mortgage was 8 percent, the monthly payment on a \$200,000 loan would be about \$268 less, for a yearly savings of over \$3,200 (and more, had the original loan reset higher). One borrower already helped was at risk of losing her home. Her loan had adjusted from 7.4 percent to 8.9 percent, and was due to adjust again soon. Her new fixed-rate loan is saving her about \$250 a month.

We know refinancing is not feasible for everyone. But even so, action now is important. Homeowners in dire situations should strive to make contact with the company servicing their loan. The servicer might be able to lower or freeze the interest rate or defer payments, to help avoid foreclosure. If a borrower can no longer afford the home, it still pays to contact the servicer, since working cooperatively can reduce legal fees and prevent further damage to one's credit history.

Borrowers can also consult the Homeownership Preservation Foundation, which has established a national hotline (888-995-HOPE). Calls are referred to counselors in the borrower's area who can help borrowers decide if continued



Eric Rosengren

CONTINÚA DE LA PÁGINA 5 HIPOTECAS: ESTE ES EL MEJOR MOMENTO DE ACTUAR

cual significa un ahorro de más \$3,200 por año (y aún más si el préstamo original se hubiera reajustado a una tasa más alta). Una prestataria que ya había recibido ayuda corría el riesgo de perder su vivienda. Su préstamo se había reajustado de 7.4% a 8.9% y se debía ajustar nuevamente en corto plazo. Su nuevo préstamo con tasa fija le permite ahorrar \$250 por mes.

Sabemos que la refinanciación no es factible para todos. Pero aun así, es importante actuar ahora. Los propietarios de viviendas en situaciones desesperadas deben hacer todo lo posible para comunicarse con la empresa a cargo de sus préstamos. Es posible que el agente de préstamos pueda reducir o congelar la tasa de interés o diferir los pagos para ayudar a evitar la ejecución hipotecaria. Si un prestatario ya no puede pagar su vivienda, es conveniente que se comunique con el agente de préstamos ya que al trabajar juntos se ahorrará los gastos de abogados y evitará mayores daños a su historia de crédito.

Los prestatarios también pueden consultar con la Fundación para la Preservación de la Vivienda (Home Hownership Preservation Fundation), que ha establecido una línea directa nacional (888-995-4673). Las llamadas se derivan a consejeros especializados en el tema que solicita el prestatario para ayudarle a decidir si es factible seguir manteniendo la propiedad y sugerir estrategias y recursos.

Para el bienestar de nuestros vecinos y de nuestra economía, creo que todos debemos buscar soluciones ante esta crisis como por ejemplo el Fondo de Asistencia para Hipotecas. Se necesita una variedad de medidas tanto para los prestatarios con préstamos de alto riesgo, como para los prestamistas y funcionarios públicos —y éste es el momento de actuar.

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OPINIÓN

UN SEGUNDO PUNTO DE VISTA

Comején en el vecindario y ni siquiera lo sabíamos

READ IT IN ENGLISH ON PAGE 23

Por Paul V. Montesino, PhD, MBA

buzonabrierto@aol.com

El Dr. Montesino, totalmente responsable por este artículo, es el Editor de LatinoWorldOnline.com y conferenciante de Information Processing Management Department en Bentley College, Waltham, MA.

Yo vine para los Estados Unidos al principio de los años sesenta. No había estado en Miami, Florida, más de una semana cuando tomé mi primer viaje en un autobús. Observé, en nuestro camino hacia la ciudad, que las personas de color que montaban se dirigían directamente a los últimos asientos del autobús a pesar de que había asientos vacíos en el frente. No era solamente una práctica común, sino que a nadie le parecía notar o molestar.

Fue entonces que recordé que los blancos y las personas de color habían vivido bajos reglas diferentes a través de los años en el sur, reglas que eran diferentes basadas en el color de nuestra piel. Hoy me duele admitir que no me sentía mal por mi creencia insegura tonta entonces de que yo, por mi piel más ligera, no tenía que comportarme como aquellos que pasaban hacia atrás para sentarse en unos asientos ruidosos y calientes cerca del motor que el sol candente de Miami hacía más insoportable todavía. Por un instante insensato me consideré dichoso.

No hallé trabajo y me moví a Massachusetts sin jamás mirar hacia atrás. No habiendo sido testigo de discriminación flagrante o sutil en mi nuevo hogar hasta que ocurrió la infame crisis de los autobuses de las escuelas de Boston en los años setenta, me olvidé de la significación de ese viaje inicial en un autobús que era el símbolo de todo lo que fue equivocado en nuestro país en un momento de nuestra historia. Los años transcurrieron y terminé mi primer título universitario con honores. No honores altos, simplemente honores. Mi universidad me instaló en la Sociedad de Honor y me invitaron a un almuerzo con muchos otros inducidos y los oficiales administrativos de la asociación. Fue un almuerzo que jamás olvidé.

Yo estaba sentado al lado del presidente retirado de la organización. El individuo, claramente en sus sesenta abriles, estaba muy amistoso y halagador hacia mí reconociéndome mis triunfos educacionales. Fue entonces que me hizo una pregunta que he oído muchas veces en mi vida: "¿De dónde eres?" En estos días yo he desarrollado el hábito fastidioso de responder con una frase inesperada: "Yo vengo del planeta tierra, ¿de dónde es usted?" En aquél entonces no estaba muy seguro de mí y respondí con otra verdad más pequeña: "Yo vengo de Cuba."

Ahora bien, recuerden, este señor había sido por mucho tiempo el oficial más alto

OPINIÓN

READ IT IN ENGLISH ON PAGE 23



Mi Punto de Vista

ENRON V: LA CRISIS DE LA VIVIENDA, PARTE V

Se necesitan a dos para bailar el tango o Se lo dije. Escojan.

Por Paul V. Montesino, PhD, MBA
buzonabrierto@aol.com

El Dr. Montesino, totalmente responsable por este artículo, es el Editor de LatinoWorldOnline.com y conferenciante de Information Processing Management Department en Bentley College, Waltham, MA.

La mayoría de nosotros estamos atraídos a la famosa expresión: "Se lo dije."

Como muchos humanos, debo confesar-aquí viene mi confesión una vez más-que me siento tentado ocasionalmente a caer en esa trampa. Y la llamo trampa porque es una expresión egoísta que resuelve nada y no sirve propósito alguno. Cuando yo le advierto a usted u otros de lo que yo pienso va a ocurrir y ocurre yo realmente no estoy arreglando el problema básico. Todo lo que estoy diciendo es que usted no me hizo caso y está pagando por las consecuencias. Eso no es justo. Yo en realidad no deseo que usted pague por sus propios errores solamente para hacerme a mí feliz.

Pero una vez haberme disculpado, me

luce de todas maneras que en realidad se lo dije. Yo he estado escribiendo estos artículos sobre la crisis de las hipotecas por varios meses canciones ahora y le advertí que la crisis iba a ser más larga que mis escritos. En realidad lo es. Tanto ha ocurrido desde la fecha en que por primera vez cubrí ese asunto que estoy comenzando a pensar que debía cambiar de profesión y convertirme en astrólogo. Pero no, por favor, no me diga cual es su signo zodiacal. No todavía.

Yo no sé si usted ha visto esas películas de los carroceros romanos, el látigo en la mano, y sus carrozas corriendo alrededor del coliseo, los caballos halando y empujando tratando de alejarse del castigo de sus amos. Las bestias no se dirigen a lugar alguno, se alejan de los correazos de sus jefes. No es movimiento hacia un lugar positivo, es un "déjame salir de aquí." Yo las he visto. Y tengo que decirles que esta crisis me luce igual, con una diferencia muy grande: yo no soy el carrotero, los caballos lo son, y la carroza no parece ir a un lugar que me guste. Pero lo voy a tratar de definir. En cierto momento tengo que regresar a mi punto de vista de "se lo dije."

Hace tiempo alguien hizo un comentario familiar muy profundo que jamás he olvidado: se necesitan a dos para bailar el tango. Habiendo hecho esa definición quiero ahora moverme hacia esta danza catastrófica

en la que los consumidores y los banqueros, los inversionistas y sus representantes han estado bailando en este nuevo escenario donde la economía de este país y parte del mundo han sido dañados seriamente. Voy a comenzar con los consumidores, usted y yo.

Durante los últimos años, los dueños de casas han estado disfrutando de un aumento continuo en el valor de su capital. Como usted sabe, el capital es la diferencia entre lo que usted posee y lo que usted debe. Parecía que el cielo era el límite. Típicamente los norteamericanos usábamos ese capital de vivienda para comprar casas mejores y mayores mientras nuestras necesidades y ambiciones familiares iban hacia arriba también. Más habitaciones, más baños, sótanos, en fin, de todo.

Los contratistas y otros que viven del negocio de la construcción añadían a ese frenesí haciendo casas más grandes y lujosas, tentándonos para que nos lo jugáramos todo, literalmente y figurativamente, en conseguirlas. No era difícil convencer a una familia que era dueña de un hogar con un capital saludable para que usara ese capital no solamente para comprar una casa mayor

POR FAVOR VEA ENRON V
CONTINÚA EN LA PÁGINA 00

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POR FAVOR VEA MONTESINO
CONTINÚA EN LA PÁGINA 00

CONTINÚA DE LA PÁGINA 13

MONTESINO: COMEJÉN EN EL VECINDARIO Y NI SIQUIERA LO SABIAMOS

de este grupo educacional. Me miró como si yo hubiera mostrado repentinamente síntomas de una enfermedad contagiosa. Su respuesta fue más o menos como esto: "Tu sabes, yo he vivido en Dorchester toda mi vida y hay muchos cubanos que viven en Dorchester y todos dependen de la asistencia social pública." Yo no estaba consciente de cuantos cubanos vivían en Dorchester o cuántos de ellos dependían de la asistencia social pero yo si estaba seguro de que la asistencia pública no se había diseñado exclusivamente para los cubanos o para otra nacionalidad o raza. Y antes de que le pudiera mencionar ese hecho me dio una descripción que yo ni necesitaba ni deseaba sobre las consecuencias económicas de la asistencia social pública y lo que le costaba a él y a sus vecinos.

El hombre terminó su elocución basurera, respiró profundo y me hizo la próxima gran pregunta, una a la que sí di la mayor bienvenida: "Y ¿a qué te dedicas?" No queriendo decepcionarlo con una respuesta que no esperaba sobre mi profesión o hablarle sobre la necesidad social de una asistencia pública que se había creado para ayudar a aquellos desafortunados de la sociedad que mi interlocutor ni habría aceptado o entendido en el contexto de su mente analfabeta y estrecha, le riposté: "Oh, mi familia vive de la asistencia pública." Usted no quiere conocer el resto o la duración de su conmoción, porque después no abrió su boca como no fuera para comer. Su mente se alzó y volvió soldado desertor.

Pero antes de moverme al final y parte fundamental de esta historia quiero visitar otra experiencia relacionada con ella, ésta más fresca. Una mujer vecina que enviudó recientemente decidió vender su hogar. Su esposo de muchos años había fallecido recientemente, ella estaba envejeciendo y no podía vivir sola o afrontar los gastos de mantenimiento requeridos por una casa edificada para una familia de cinco miembros en los años cincuenta. La hipoteca ya se había pagado y ella pensaba que el precio de venta sería lo suficiente para mantenerla libre de preocupaciones económicas serias por el resto de su vida y aún dejar algo para sus hijos y nietos después de su muerte. La mujer se sorprendió, actualmente se emocionó, cuando se dio cuenta que sus objetivos no se iban a alcanzar pronto.

El inspector de bienes y raíces había venido a examinar la propiedad y descubrió que la casa estaba infestada de comejenes. La señora y su familia reaccionaron de la manera alarmada que cualquier persona habría hecho, y no querían creer al hombre. Inclusive creyeron que el inspector estaba tratando de impresionarla para que redujera el precio en complicidad con el comprador. Se hizo necesaria otra visita de un inspector independiente contratado por la señora para convencerla de que en realidad los comejenes habían minado la casa. Pero ella no podía ir a parte alguna hasta que los comejenes no se fueran. Cómo podían haber crecido en tal forma los animalitos a través de los años sin que alguien lo sospechara añadía dolor a su desconcierto. El esposo, desde luego, se había ido y no podía contestar esa pregunta. Bueno, la historia no terminó ahí. La casa fue fumigada y eventualmente la mujer vendió y se mudó.

En días recientes hemos sido testigos de una situación nacional metafóricamente similar a la de esta pobre viuda creada por

la controversia sobre el senador de Illinois y candidato presidencial Barack Obama y su relación o aludida responsabilidad con los comentarios incendiarios hechos por el pastor de su iglesia Jeremy Wright. Mientras escribo esta pieza debo enfatizar que no me interesan las ambiciones presidenciales del señor Obama, la señora Clinton o el señor McCain. Ese no es el propósito o las intenciones de este artículo. En otras palabras, no trato de apoyar a uno o al otro o emitir juicios o especular sobre sus motivos. Yo soy un pensador y votante independiente y tengo la libertad de escoger la persona que yo creo nos va a mover hacia el futuro y no estoy todavía en un punto de este proceso donde puedo poner un nombre o una cara a quien voy a seleccionar como nuestro presidente número 44. Tengo, sin embargo, otras serias preocupaciones que me gustaría compartir con usted.

Mucho se ha discutido sobre el predicador y su asociación con el Senador Obama. Yo he asistido y me he relacionado con muchas organizaciones negras en mi vida profesional y conozco perfectamente que la comunidad afroamericana, como la comunidad latina, tiene muchos problemas que todavía no se han resuelto y de los que muchos de nosotros de otra composición social o económica no tenemos la más mínima idea, asuntos que nos gustaría ver ignorados o silenciados, pasados por arriba pudiera decirse, para no mortificarnos. Las iglesias negras no son sucursales de otras organizaciones piramidales estructuradas basadas en otro país europeo donde las guías y los sujetos que se discuten cada domingo están ordenados dogmáticamente por una burocracia.

En estas iglesias el pastor y su comunidad son La Iglesia y lo que ocurre alrededor de ellos y sus vidas es el sujeto de los sermones. Vidas donde hay hombres en la cárcel, mujeres sin esposos, crimen, pobreza, armas y el SIDA. No sabiendo específicamente lo que dijo este pastor, o lo que debió haber dicho, o cómo lo debió decir, o en qué tono, o lo que el señor Obama escuchó mientras crecía a través de los años o debió haber escuchado o reaccionado, antes y después de entrar en la política, me luce que este caso se parece a la historia de la mujer y su casa infestada de comején a la que me referí anteriormente. Síganme por favor.

Desde luego, nos alarmamos cuando oímos a alguien hablar como lo hizo el Reverendo Wright. Y nos forzó a todos a confrontar, por asociación, al hombre que en el tiempo presente representa el primer intento serio de un afroamericano que no solamente se atrevió a creer que pudiera ser elegido presidente sino que también piensa que lo puede lograr. Lo que ha ocurrido a todos los que pensábamos o decíamos que la raza o el género no nos importaban esta vez, o que el senador Obama es tal vez un tipo "diferente" de afroamericano, lo que eso quiera decir, es que caímos por su oratoria o su bravura lo suficiente como para volvemos ciegos al color de su piel hasta hace poco y ahora hemos descubierto que nuestra casa racial todavía tiene comején.

No se muestra en nuestras paredes, nuestras conversaciones, nuestras estadísticas, nuestros discursos de igualdad y esperanza entre personas educadas mientras bebemos un vaso de vino, pero está ahí todavía. Hemos mirado al Senador

Obama a través de un cristal transparente creado por nuestro deseo honesto de ser justos y equitativos hacia él basado en nuestras reglas de expectativa y el hombre ha roto ese cristal y con sus piezas ha creado un espejo donde estamos observando nuestras propias imágenes estereotípicas reflejadas. Como dijo Stevan Harnad en su famoso carácter Pogo, "He visto al enemigo y somos nosotros."

Yo ni sé, ni me preocupa, dónde va a ir la campaña de Barack Obama. Como dije antes, yo no he decidido quién va a recibir mi voto. Ni siquiera sabemos quién va a ganar la nominación del partido Demócrata. Pero sí estoy seguro de una cosa: si votamos por él porque es afroamericano, o no porque lo es, o votamos por la señora Clinton porque es una mujer o no porque lo es, o votamos por el señor McCain porque es blanco o es hombre, habremos mostrado que la infección del comején en la fábrica de nuestra sociedad se ha mantenido.

Ayer, hace aproximadamente cuarenta años de haber "disfrutado" del almuerzo con el presidente de mi Sociedad de Honor, tuve la oportunidad de ver de cerca una vez más las relaciones humanas en acción. Estaba yo en cola para obtener una taza de café en una cafetería local cuando un señor que se hallaba frente a mí, que lucía estar en sus setenta y tantos u ochenta años, se alejó y se sentó en un banco cercano para disfrutar de su sándwich. Al abrir el cartucho con manos temblorosas que evidenciaban síntomas incipientes de la enfermedad de Parkinson descubrió que el sirviente se había olvidado de tostarle su merienda como lo había ordenado. El pobre hombre volvió enojado y se metió frente a mí interrumpiendo mi orden ofreciéndome toda clase de disculpas por sus acciones. Le dije que no se preocupara y que terminara con su orden: "Yo puedo esperar," le dije pacientemente.

Mientras el apenado empleado, un hombre joven de extracción latina, se dirigía hacia la tostadora para completar la orden, el anciano me hizo un comentario: "Estos no saben que diablo hacen." Y entonces, para completar su lección de enjuiciar humano que yo obviamente necesitaba, añadió: "Y usted debía ver la otra cafetería en la calle (tal)... Bueno," dijo con sarcasmo, "¡Extranjeros!" Yo no sabía que responder a un hombre de su condición sin que se agitara. Y tratando de no esconder mi acento hispano le contesté: "Señor, todos somos extranjeros en este mundo." Se sonrió avergonzado y se alejó de nuevo con su sándwich tostado, sus manos temblorosas y su prejuicio, uno que posiblemente ha poseído toda su vida. Yo no estoy seguro de cuántos años ese pobre hombre tiene por vivir, pero hay algunos de nosotros que vivimos en vano y ni siquiera lo sabemos. Y hay muchos otros que vivimos con comején bajo nuestros pisos y jamás lo reconoceríamos tampoco.

Y ese es mi punto de vista hoy.

Cartas al Editor

Rumbo

315 Mi. Vernon Street, Lawrence MA 01843

Email: editor@rumbonews.com

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

DECIDIÉNDOSE POR ADOPTION

¡Hola! Mi nombre es Margarita

"A mí me gusta mucho practicar deportes. El fútbol soccer y el baloncesto son mis favoritos."

By MILTON L. ORTIZ

1-800-882-1176



Margarita es una adolescente de quince años callada y amable, que le gusta estar siempre activa. Ella nació de descendencia latina y es bilingüe en inglés y español. En su tiempo libre a ella le gusta bailar, cantar, hacer deportes y socializar con sus amigos. A Margarita también le gusta escuchar música, arreglarse las uñas y hacer artes y manualidades. En la escuela, ella tiene un plan educativo individualizado y asiste a una clase separada, en la que recibe atención individualizada.

Margarita también recibe ayuda por medio de terapia para ayudarla con sus situaciones emocionales y de comportamiento derivados de su pasado. Ella continúa progresando expresando sus emociones cuando se enfrenta a situaciones difíciles.

En cuanto al futuro, Margarita está emocionada con la idea de ir a la secundaria y de encontrar una familia permanente, con la que puede celebrar sus triunfos y de quien pueda recibir apoyo. Margarita prefiere una familia de una madre sola, pero responderá también bien con una familia de una pareja. La familia necesita proveerle estructura, consistencia y paciencia. Es importante que su nueva familia esté dispuesta a trabajar con las otras partes involucradas en su vida y le ayuden a sobreponerse a los desafíos resultados de su pasado.

A Margarita le gustaría estar cerca de donde está actualmente y necesita saber que seguirá en contacto con sus hermanos. Ella es una hermosa jovencita que está lista para el amor y cuidado de una familia permanente. Margarita es legalmente libre para la adopción.

Usted puede ayudarle a Margarita a encontrar un lugar llamado HOGAR, llamándonos a MARE al (617) 542-3678 ó a la línea gratis 1-800-882-1176 y preguntando por Milton Ortiz. También puede llamarnos si desea aprender más sobre la adopción en general o recibir una copia gratis del folleto "Decidiéndose por Adopción". Usted también puede encontrar información en español acerca de otros niños que están en espera, en el Manual de MARE, el cual se encuentra en las bibliotecas públicas en todo el estado de Massachusetts, o visítens en el Internet: www.mareinc.org.

CONTINÚA DE LA PÁGINA 13

ENRON V: LA CRISIS DE LA VIVIENDA

sino para viajar, comprar autos de lujo y pagar por la educación de los menores. No hay nada erróneo en eso; es lo que se llama el sueño americano. Pero como hemos visto recientemente, el sueño se ha convertido en una pesadilla para muchos.

No fue muy difícil convencer a los dueños de vivienda que continuáramos en ese curso optimista porque estábamos convencidos que el valor del capital iba a continuar a subir y nos permitiría refinanciar la propiedad una y otra vez cuando necesitábamos obtener más efectivo. Y ese capital se convirtió no solamente en una tentación para los dueños sino para aquellos que observaban con envidia esa riqueza y querían hacerse parte de ella.

Es decir, que los primeros bailadores de tango fueron los propietarios que querían bailar a donde no otro ser humano había danzado antes, parafraseando a una serie de televisión bien conocida, pero ese fue el momento en el que otros bailadores de tango se acercaron al tablado e hicieron la famosa pregunta: "¿Me da una pieza?" Una pregunta que fue contestada por los orgullosos invitados prontamente: "¿Dónde firmo?"

Hubo una pléthora de bailadores en cola. Contratistas que querían crear los próximos hogares para compradores, los correderos de bienes raíces en comisión, prestamistas, abogados, banqueros, banqueros de inversiones, inversionistas que eran parte de la comunidad o ausentes que vivían lejos de ellas. Habían tantos esperando por la oportunidad de disfrutar del dinero regado en el piso de baile que, para poder cubrir los costos, las tasas de interés que tenían que pagar los consumidores y el capital necesario para cubrirlos se hacían cada vez más elevados y tenían que continuar elevándose. Nadie anticipaba que esos capitales pudieran reducirse y que las tasas de interés, muchos de las cuales eran ajustables, a pesar de ser elevadas, se volverían tan alto que no podrían ser renegociadas con los prestamistas a través de transacciones de refinanciamiento. Desafortunadamente ese optimismo fue infundado.

Al igual que las adquisiciones de automóviles que mencionamos en nuestros

artículos anteriores muchas de las personas que habían pedido prestado cantidades de hipoteca ridículamente altas a intereses onerosos que se ajustaban periódicamente más altos se vieron en la triste situación de no poder hacer los pagos u obtener nuevos términos. El capital de las propiedades que tenían había llegado al tope y el préstamo no podía ser renegociado y los prestamistas estaban tocando a la puerta pidiendo su dinero. El efecto de dominó fue rápido y sangriento. Muchas personas que vieron el capital en sus hogares caer por debajo del valor de sus hipotecas decidieron que no valía la pena quedarse con ellas y le dijeron a los banqueros: "Métanse la casa."

En la prisa muchos de ellos inclusive echaron a la calle a ese símbolo de su estructura familiar: la mascota. Hay muchos huérfanos de esa categoría en las perreras. Los bancos, desde luego, no están en el negocio de ser dueños de casas o alquilarlas, ellos quieren su dinero lo más pronto posible así que decidieron vender las propiedades a precios de remate estimulando todavía más una espiral en precios hacia abajo. Y es que eso no era solamente su dinero, era también el que ellos le debían a los inversionistas que esperaban ansiosamente por sus fondos.

Esto no hubiera sido un problema si usted y yo hubiéramos sido los únicos afectados, pero cuando el número de los que no pueden o no quieren pagar está en los millones se puede imaginar la seriedad de la situación no solo para nuestro país sino para otros que participaron en este tango. Y es aquí donde mi carroza se detiene esta vez. En mi próximo artículo voy a cubrir las soluciones, ambas individuales y aprobadas por el gobierno, que debemos esperar más pronto que más tarde confío. En un discurso optimista que el presidente de los Estados Unidos hizo en el 2006 él alardeó del aumento de hogares propios durante su administración. Lo que olvidó mencionar, porque no lo anticipó, fue que el aumento era causado por un balón que eventualmente se iba a desinflar. Recientemente ha reconocido el problema. Ese es un hábito que parece afectar todo lo que él toca, sea la economía o su política exterior.

Y ese es mi punto de vista hoy.

CONTINÚA DE LA PÁGINA 4

DI MARCA: LAS MEDIDAS PREVENTIVAS SON LAS MEJORES MEDIDAS

del presupuesto yo, junto con la Concejal del Distrito B Grisel Silva, propusimos cortes en el presupuesto para controlar mejor los gastos y parar la locura de esos gastos fuera de control que se empezaron hace cinco años y que acabaron con los \$13,000,000 que la ciudad tenía en la cuenta para emergencias.

No me pare allí. A ese punto el alcalde dijo que si había algún concejal que tenía ideas para mejorar las cosas, que se lo comunicara. Bueno, en varias ocasiones me reuní con él, donde procedí leyéndole una amplia lista de sugerencias. Yo acepté el desafío del alcalde e hice una lista y las áreas donde se pueden hacer cortes y al mismo tiempo le propuse ideas para ampliar la base de impuestos; áreas donde es evidente que se deben hacer cortes así como áreas donde hay una gran duplicación.

Lo dije en el pasado y se lo voy a repetir. La Ciudad de Lawrence no se ha engrandecido, así que no hay necesidad de tener la cantidad de carros que el departamento de policía tiene. La cuestión no es que uno esté a favor o en contra de ese departamento sino que se le debe dar lo que necesitan y lo que se puede sostener.

Otra área de interés es la oficina de los asesores. Mi sugerencia era eliminar una de las posiciones y tener dos trabajando medio tiempo esto le conservaría alrededor de \$110,000 a la

ciudad. Eliminar los estipendios fue otro punto y esto también le daría a la ciudad una buena ganancia.

Establecer un proceso agresivo para recaudar esos impuestos y cuentas que se le debe a la ciudad. Vender/subastar esos solares que la ciudad tiene disponibles. Esto le daría a la ciudad otro recurso de entradas. El uso de tarjetas para la gasolina se tiene que acabar. Ese proceso fue abusado y se tiene que parar. Mientras tanto todos los tanques de los vehículos de la ciudad se tienen que llenar en el patio del departamento de obras públicas. Estas dos cosas también le harían conservar mucha plata a la ciudad.

Nos dijeron que esas cosas finalmente se estaban implementando, sin embargo es mi entendido que todavía hay empleados de la ciudad que tienen tarjetas para la gasolina y que la siguen usando. Entonces, ¿qué es lo que pasa? Es bueno que el Departamento Fiscal del estado finalmente abriera los ojos, y está continuando lo que yo empecé. Yo pienso continuar con este y otros asuntos en nuestra próxima edición en la cual le continuaré dándoles maneras para mejorar la situación fiscal de la Ciudad de Lawrence.

Hay una cosa más que quiero mencionarles, es importante seguir vigilando a nuestros oficiales políticos. Acuérdese que vivimos en una democracia donde al fin la responsabilidad por todo lo que pasa en la ciudad cae en las manos de "NOSOTROS, EL PUEBLO"

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PUBLIC SERVICE MESSAGE

Estoy orgullosa de mis padres de cuatro puntos.

Se ha comprobado que el aprovechamiento de los niños es mayor cuando sus padres: 1 visitan 2 participan 3 cooperan 4 comparten con la escuela de sus hijos

Seamos padres de cuatro puntos.

Llame y pregunte de que manera puedes aportar con tu tiempo.

Hay sobre 100 maneras de saber más y hacer más. Llame al 800•307•4782 o visita pta.org.



Un mensaje de Ad Council y del National PTA.

National
PTA

Visita Nuestro Website:

www.periodicorumbo.com

17TH ANNUAL 'REACH OUT FOR YOUTH' AUCTION PACKS WYNDHAM'S BALLROOM



New Balance's Rosa Lopez (left) visits with Grace and Jose Cruz of Salem, New Hampshire.

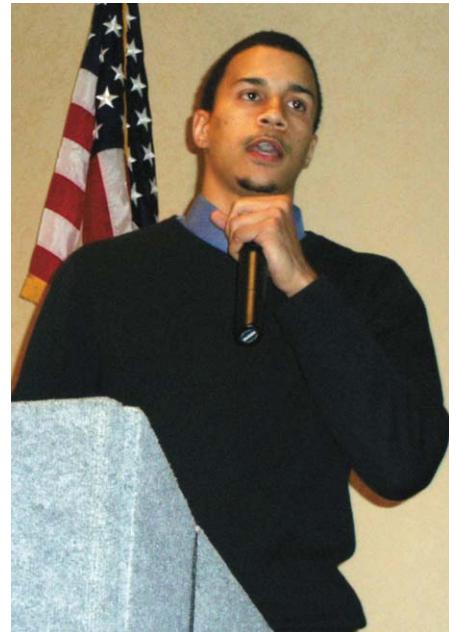


At left: Jennifer Misuraca cannot take her eyes from a dirt bike at the Auction. With her is her fiancé Michael Ortiz.



In the above picture are Mark Wante, Laura Wante, Rod Dauteuil, Terry Dauteuil, Joe Callery and Eileen Callery, admiring a wonderful toy chest being auctioned off that night.

Auction volunteers
Claudia Soo Hoo,
Amanda Enos, and
Jahayra Tamayo pose
for a quick photo.



YMCA Teen Achiever Jeffrey Matos, a senior at Lawrence High School, has the attention of the entire audience as he described how the YMCA's mentors and Teen Achievers program has helped him excel in high school and prepare for college.



Jeffrey and Tammy Stott of Lawrence try out the hand-crafted Adirondack chairs donated by Dan Habib.



Elizabeth and Ralph Covino of Andover were winning bidders on the "A Tour of the Andovers" collection of gift certificates to some of the regions' finest restaurants and boutiques.



OFICIALES ASCENDIDOS

El viernes, 28 de marzo, 2008, cuatro oficiales de la Policía de Lawrence fueron ascendidos. Joseph Beaulieu, Scott McNamara, Steve Scheffen and Robert Michaud fueron juramentados en sus nuevos cargos por el Alcalde de Lawrence Michael J. Sullivan, en su oficina.

Familiares, amigos y compañeros policías asistieron a la ceremonia para felicitarlos.

POLICE PROMOTIONS

Four Lawrence Police Officers were promoted on Friday, March 28, 2008. Joseph Beaulieu, Scott McNamara, Steve Scheffen and Robert Michaud were sworn in by Mayor Michael J. Sullivan in his office.

Family, friends and fellow police officer were on hand to congratulate the new officers.



Lawrence Police Chief John J. Romero, Joseph Beaulieu and Scott McNamara, just promoted to Sergeant and Captain, respectively, with Lawrence Mayor Michael J. Sullivan.



Sergeant Robert Michaud with his wife Christina, daughter Emma and son Robert, III.



Lawrence Mayor Michael J. Sullivan taking oath of Lieutenant Steve Scheffen.



Newly sworn Lieutenant Steve Scheffen poses with his wife Joanne.



Lawrence Chief of Police John J. Romero used the opportunity to thank Sergeant Robert Michaud for his service.

Essex two ways

LÉALO EN ESPAÑOL EN LA PÁGINA 3

By Alberto Surís

albertosuris@rumbonews.com

Soon, Essex Street in Lawrence will be a two-ways street, like it was 30 years ago.

On Wednesday, March 26, 2008, federal, state and city officials, merchants and general public gathered around Lawrence Mayor Michael J. Sullivan when he made the announcement that as part of the Essex Street revitalization, the street will become a two-way street like it was before.

According to the authorities, the work will begin on April 7 and by July 1, 2008 the project will be completed.

"The City of Lawrence was awarded a \$1 million Community Development Action Grant (CDAG) through a very competitive application process from the Department of Housing and Community Development to complete the revitalization of Essex St.," informed Ellen Minzner, Community Development Manager of the City of Lawrence.

"The grant was leveraged by the jobs creation potential, including Northern Essex Community College's expansion into the InTown Mall, and affordable housing

capacity at the Blakeley Building, which is currently leasing new affordable units.

The grant will cover all roadway modifications and signaling upgrades required for the two-way conversion. It will also cover a portion of the streetscape improvements, including the new signs, banners, benches, and trash receptacles. The City of Lawrence's Community Development Department provided the required match to obtain the grant, with \$1.4 million in HOME and \$260,000 Lead Abatement funds to complete the Blakeley Building renovations, as well as funding the remaining portion of the streetscape improvements.

Cyrus Field, CDAG Coordinator from the state office of DHCD, spoke briefly at the kick-off event, and expressed his enthusiasm and support for the project," ended Minzner's report.

Sharon DuBois, Project Manager for the City's Storefront Improvement Program of the City of Lawrence informed that, fifteen



Ellen Minzner, Community Development Manager of the City of Lawrence; welcomed the public to the groundbreaking. Also pictured, State Representative Barry Finegold (D-Andover); Congresswoman Niki Tsongas and State Representative David M. Torrisi (D-North Andover).

storefronts designs are completed for Essex Street. Eight of those projects are completed. Among them, Mr. Scott Lebowitz's, of 139 Essex Street, was featured in our February

22, 2008 edition.

On another note, DuBois also informed that four storefront designs are done for Broadway and two of them are completed.

Catch All The Action !

2007 en español !

World Champions

BOSTON RED SOX

Exclusively On

WCEC impacto

1490 am

call 978.683.7171 to advertise.....

 An advertisement for WCEC Impacto. The top half features the text "Catch All The Action!" in large, colorful letters, followed by "2007 en español!" and "World Champions". Below this is the Boston Red Sox logo. The bottom half features two photographs of Red Sox players: one of Pedro Martinez in a red uniform and one of David Ortiz in a white uniform. The station's name "WCEC impacto" and frequency "1490 am" are prominently displayed in the center, along with a phone number to call for advertising. The entire ad is framed by a decorative border of red, white, and blue stars and stripes.

OPINION

LÉALO EN ESPAÑOL EN LA PÁGINA 4

By Luke Seneca
lukeseneca@rumbonews.com**Observations of a City Gone Financially Amok**

It is time for Mayor Michael Sullivan to recognize the writing on the wall and do the honorable thing and resign his office. Immediately, without delay or further obfuscation. Enough is enough. And with him should go every department head that has anything to do with our current budgetary situation.

If this were a foreign government Sullivan right now would fail miserably a vote of "No Confidence". The jig is finally up.

This past Sunday Lawrencians woke up to a front page headline in another local newspaper proclaiming the impending fiscal crisis the city is about to suffer (yet again). The headline simply could have read "Sullivan Admits Own Incompetence" but that would be akin to a headline of "Dog Bites Man" – tell us something we don't know.

PLEASE SEE SENECA
CONTINUES ON PAGE 21**OPINION**

LÉALO EN ESPAÑOL EN LA PÁGINA 4

By Nunzio Di Marca
nunziodimarc@rumbonews.com**Preventive Measures are the Best Measures**

The pigeons have come home to roost! Or perhaps it's better to say that: "I TOLD YOU SO". In my last term from the very beginning, I stressed the importance and the need to be vigilant on the city's spending and to cut the ridiculous amount of unnecessary expenses.

During the budget hearings I called for cuts along with District B Councilor Grisel Silva, cuts in the budget to regain control of the spending and to stop the madness of runaway spending that has been going on for five years and brought to an end the so called rainy day account to the tune of \$13,000,000.

I didn't stop there. At one point, the mayor stated that if any of the councilors had ideas on how to improve things, to let him know. Well, on a number of occasions he and I met and as he suggested, I proceeded to read an extensive list of cuts and suggestions. I took up the mayor's

PLEASE SEE DI MARCA
CONTINUES ON PAGE 26**OPINION**

LÉALO EN ESPAÑOL EN LA PÁGINA 4

From My Corner

By Dalia Diaz

daliadiaz@rumbonews.com

The February 2008 DOR Report, At a Glance Report for Lawrence 2008, and LPS Review 2000 are posted on our website (rumbonews.com) if you wish to see them.

The State of the City Address is out! It's called The February 2008 DOR Report.

Correction

Last week I erroneously mentioned that Peter Blanchette was hired to replace Larry Hester and that was incorrect. Mr. Blanchette had been working at Inspectional Services for over a year

**AFFORDABLE HOMEOWNERSHIP OPPORTUNITY
"SHAWSCHEEN WOODS CONDOMINIUMS"
1177 SHAWSCHEEN STREET,
TEWKSBURY, MA**

16-unit homeownership development of which 4 units will be affordable. Each unit is 2 bedrooms, 2 1/2 Bath. Units will be sold to eligible households who qualify. Initial Affordable Price is \$152,138.00

INCOME QUALIFICATIONS

| Number of Occupants | Maximum Annual Income |
|---------------------|-----------------------|
| 1 | 43,050 |
| 2 | 49,200 |
| 3 | 55,350 |
| 4 | 61,500 |
| 5 | 66,400 |
| 6 | 71,350 |
| 7 | 76,250 |

Informational Meeting is scheduled for April 7, 2008

Informational Meeting is scheduled for April 7, 2008

At Tewksbury Police Station/
Community Room
918 Main Street
Tewksbury, MA 01876
At 7:00 P.M.

Preference for the purchase of the Affordable Units shall be given to households with one or more household members and/or individuals who are either (a) Tewksbury residents, (b) employees of the Town of Tewksbury, (c) employees of businesses in the Town of Billerica (d) former residents of the Town of Tewksbury. The purchasers of these units shall be chosen pursuant to a lottery.

People from all communities, including minorities, and families with children are encouraged to apply.

Applications will be made available starting March 11, 2008

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

Applications will also be available at the following locations: Tewksbury Public Library, 300 Chandler Street, Tewksbury, MA, Tewksbury Town Hall, 1009 Main Street, Tewksbury, MA, Tewksbury Access Television, 1009 Main Street, Tewksbury, MA.

prior to Mr. Hester being fired and I should have been accurate.

Oh, what a sham!

I received heavy criticisms last Wednesday for calling the Mayor's Forum on the FY09 Budget last March 25th during the radio show Hotline, a sham. Rumbo has been covering the Lawrence City Council for so many years that we can tell when the wool is being stretched to cover our entire bodies.

Some people even told me that I should apologize to District B Councilor Grisel Silva who was a guest on the show and the organizer of the Forum. She thought she did a good job and was OK with me having such a negative opinion, until Sunday morning when she read the daily paper. It was then that she found out that the charade was being prepared since February, when the Massachusetts Department of Revenue issued its Financial Management Review showing that Lawrence is in deep trouble. She had been used like all of us who were there.

We are making the DOR Report available on our website in the hope that all residents take the time to read it. It's enough to make you demand that Mayor Michael J. Sullivan and City Council President Patrick Blanchette resign immediately, along with any sitting councilor who voted in favor of any budget presented by the mayor in recent years. They are responsible for the mess we are in. In FY2002, the City of Lawrence had \$13 million in free cash. According to the report, in FY2003 "Lawrence returned to poor financial management practices."

In a letter dated November 6, 2007 to the mayor (published in Rumbo on

November 15, page 30) DOR questioned the city's estimated revenues and projected spending and estimated that Lawrence had a \$14.7 million FY2008 budget problem. The city's way to solve it was to use \$9.52 million of the School Debt Reserve Fund which was originally established to meet the city's school construction obligations.

The report says, "Putting aside the question whether this is a legitimate, or wise, use of the debt reserve, in reality, depleting this fund merely puts-off addressing Lawrence's structural deficit another year. Early projections point to a significant FY2009 budget shortfall."

It also states that there is a "need for a change in the culture at city hall and a shift from a loose work environment to one where clarity of purpose and accountability exists."

Every department at city hall was heavily critiqued by this report and many suggestions were issued. When people have suggested a complete overhaul they knew what they were talking about because the disarray and lack of responsibility is epidemic. The report confirms that.

We have money problems

That was the reason for letting go 42 city employees last December. Some of those employees earned between \$8,000 and \$12,000 to support their families but the city had no money to pay them.

Meanwhile, our Treasurer Patricia

PLEASE SEE DÍAZ
CONTINUES ON PAGE 20


**CIGARETTES.
MAYBE THEY WON'T
KILL YOU RIGHT AWAY.**

**QUIT NOW.
FIGHT4YOURLIFE.ORG**

**Ronaldo Martinez
Throat cancer at 39.
Needs this machine to speak.**

**IF YOU ARE A MASSHEALTH MEMBER, ASK YOUR DOCTOR ABOUT
MEDICINES AND COACHING TO HELP YOU QUIT SMOKING.**

**FOR HELP IN LAWRENCE
CALL 978-689-6761**

Merchants Be Aware, Part II

LÉALO EN ESPAÑOL EN LA PÁGINA 1

By Alberto Surís

albertosuris@rumbonews.com

Our “Merchants, Be Aware” story published March 22, 2008, had not only generated some controversy among the involved parties but concern within the city and state officials. For those that had not read the story, they still can do it on the internet, by entering www.rumbonews.com and for the benefit of those who do not have access to a computer, let’s give them a short synopsis:

On Saturday, March 15, two men walked into The Four Seasons Laundromat, located at 149 Lawrence St., Lawrence; they went straight to the fire extinguishers, removed the tags saying the inspections stickers had expired, replaced them with new tags and left, not before leaving an invoice with the attendant for \$129.00 reduced to \$75.00 for his services.

The next day, Sunday, one of the men came back to get paid. Instead, he was confronted by the owner, Yolanda Rodriguez, who identified the man as Isaias Mencia, owner of Mencia Fire Appliances. Mencia insisted that the stickers he replaced had expired but was unable to show them to the store owner or this reporter. The company who inspected the Four Seasons,

Keane Fire Safety, assured Rumbo that those stickers were valid until September 2008.

Mencia gave this reporter the names of three restaurants where he could check not only his work but his ethics. This reporter could not get any information from two of them, but the owner of the third, mentioned that a man, dressed in a T-shirt with the name of Fire Marshall on, led her to believe that he was a firefighter, came into her place to do an inspection and instead started giving her prices of the work that needed to be done. That company was AAA State Fire Marshall, and left its sticker on the stove’s hood.

Since one store attendant confused with city inspectors the men who walked in her place, and later a restaurant owner confused the one who walked into her place with a firefighter, Rumbo contacted Inspectional Services Department at City Hall and the Lawrence Fire Department, to see if these men were actually from their departments.

Inspectional Services Commissioner Myles Burke assured Rumbo that those were not city employees and that all of his inspectors carry proper identification with instructions to show them when they are out in official business. Lawrence

Fire Department Chief Peter Takvorian expressed concern about the reports that people may be falsely indicating to local business people that they represent the Lawrence Fire Department or the State Fire Marshall’s Office and expressed that his office is looking into the matter.

Before the story was printed on Friday, March 21, 2008, Isaias Mencia had called Rumbo twice and threatened with legal action if we printed his name in the paper and called Rumbo “a boring newspaper full of gossip.” He wanted his name and business not to be mixed with AAA State Fire Marshall.

On Saturday, March 22, 2008, Cristobal Ramos, producer of Cambiando el Tema, (Changing the Subject) a variety show that airs every Saturday on WCCM Radio 1110AM from noon to 3:00 pm made comments on the recently published article when a call came in. It was Saturnino Peralta, owner of El Pez Dorado Restaurant, located at 676 Essex Street, in Lawrence.

Peralta said on the air that an individual whom he thought was from the Lawrence Fire Department walked into his restaurant to do an inspection. Peralta said that after the inspection, the “inspector” said that he could do the work that needed to be done

for \$600 (\$350 in March 08 and \$250 in August 08). Since the hood over the stove needed the cleaning he agreed, and paid him \$175 CASH in advance for the inspection and the balance of \$175 when he the job is finished.

“That happened on a Wednesday and he promised to comeback the next Sunday. The problem is that that happened two weeks ago and he hasn’t come back. I feel taken by this person,” said Peralta on the air and added, “And that is the company you are talking about, Fire Marshall.”

Immediately, Rumbo went to el Pez Dorado Restaurant to speak with the owner. Peralta showed us a receipt with no date or signature from AAA State Fire Marshall. Peralta described the person who walked in his restaurant as an English-speaking person, about 5’2” tall, clad in a red jacket with white lettering saying Fire Department, and repeated to Rumbo what he had said on the air.

On Tuesday, March 25 we received a call at Rumbo from a very upset man who said he was from Fire Marshall and that his name was Steve and was calling because “Mencia (Isaias Mencia, of Mencia Fire Appliances) told me, ‘get a lawyer, we are going to take this guy to court,’ and he wanted to know what was going on.

This reporter confronted him with what Peralta had said. “It was his fault. I went there as I promised but he was closed. He should call me to make another appointment,” said the person who identified himself as Steve.

Mencia denied calling the guy from Fire Marshall. “He was the one who called me to offer me his lawyer saying that he was a good one who has represented him in other occasions,” said Mencia when we asked him.

On Wednesday, March 26 the same voice of that Steve called twice. He left a message saying that he had talked to several people and wanted to set the record straight. Rumbo returned his call on Friday, March 28 and left a message for Steve to call back. On Saturday, March 28, at 10:30 AM we received a call from somebody screaming from the top of his lungs, wanting to know why we were calling him. The caller ID read J. Hurley, 781-334-5770 but the voice was that of Steve from Fire Marshall.

After 20 minutes of screaming and yelling, the caller said that he was calling from Fire Marshall but there was no Steve there, and that J. Hurley was the owner of the company and he was not there, either. Since he did not want to identify himself, I told the caller to tell J. Hurley, the owner, to call us back to continue the conversation in order to set the record straight, and I hung up on him. We have not heard from him since.

In the mean time, Peralta from El Pez Dorado said that he had received three calls from AAA State Fire Marshall giving him different dates to do the job. “I’m under a lot of pressure,” said the Fire Marshall, according to Peralta. “I’m not putting pressure on you, I only want you to come and do the job,” Peralta said he told the guy.

The last AAA State Fire Marshall promised date to do the job: Tuesday, April 1, 2008, the same day Rumbo goes to print.

CONTINUES FROM PAGE 19 DIAZ: FROM MY CORNER

Cook just received a \$24,000 raise, from \$52,000 to \$76,000. Not only that this is a slap in the face to those people collecting unemployment, but a satirical “stick it” to all taxpayers in the city because this is the same office where so much money is unaccounted for and no one made responsible. She is no good at what she does, she is incompetent, unqualified and should not be rewarded as such. This is unjustifiable!

Just take a look at the DOR Report and see that pages 24 through 28 are dedicated to The Treasurer/Collector’s Office. That office is incompetent, according to DOR, of going after property owners who owe the city back taxes for many years and “has over \$7.51 million in outstanding receivable balances. This includes over \$4.24 million in real estate (dating back to 1994), over \$2.65 million in motor vehicle excise (dating back to 1988)...”

There are also credit balances but nobody is sure if they are real refunds due to taxpayers so they recommend that the collector’s office do the necessary research to clear them from the city books. A while back Patty Cook said that the job was overwhelming. That’s when I said that we should hire somebody who can do overwhelming tasks and do them right.

DOR found a number of problems. “Some foreclosed properties’ outstanding receivable and/or tax title amounts had not been transferred to the city’s foreclosure account in the general ledger, some parcels continued to be assessed to the old owner, and some became tax-exempt as a city-owned property yet tax bills continued to be issued.” See what I mean? She has no idea what she is doing in that office!

A very intelligent person once told me that administrators deal daily with a litany of problems. The smart ones prioritize them and deal with them one by one. The stupid ones pick the least important because that’s all they can handle or solve. We have lots of those in our municipal government. If the City Council goes along with the idea of making Mark Andrews the person in charge of everything (de facto mayor) at a salary of \$130,000, why do we need to continue paying Sullivan \$100,000 to do ribbon-cuttings?

The future of the Human Rights Commission

Jose Ayala, radio producer/host of La Movida on WCEC-AM 1490, asked Mayor Sullivan during the Budget Forum if the Human Rights Commission would be budgeted for FY2009. Budget and Finance Director Mark Andrews was quick to respond that it was taken care of in the Human Services portion of the slides he presented.

I clarified that the Human Rights Commission is not part of Human Services and insisted for Mayor Sullivan to answer because the public need a place to go whenever there is a civil rights or human rights violation. Right now no one listens and that is the reason why I end up getting so many calls.

For a few years, that Commission has been non-existent because they have only two members. The mayor has been negligent in appointing additional members

who in turn will have to select a director, money for which has been in the budget every year. Upon hearing about it, several people in attendance expressed a desire to be part of that board and gave their names to Rev. Victor Jarvis. Anyone else interested should contact the mayor’s office because he is the appointing authority.

While I had the mayor’s attention, I also asked him why the city’s website is in such deplorable condition after so many years and why I have not received any of the items I signed up for through the website. He asked Brian Cahoon, the website guru to respond. He just said he’s working on it and those links for which I signed up shouldn’t have been activated, with the same carefree attitude of so many city employees.

We thought the meeting was going to end without hearing the mayor mention his usual litany of Sal’s Riverwalk-new Transportation Center- new high school-new water plant when he blurt it out like a broken record.

Property Tax Abatements

All property owners have until May 1st to apply for abatement at the Assessor’s Office at Lawrence City Hall. They will consider the current devaluation of your property and necessary repairs, plus compare with recent sales in the neighborhood of similar homes in order to consider a small discount.

MONEY NOW OR LATER? NFCC Shows How to Put Tax Refund Money in Your Pocket Each Month

What would you rather have, a lump sum of \$2,600 or monthly payments of \$216 for a year? If you're one of the 46.5 million consumers who is receiving an income tax refund this year, that's the choice you have, as the average refund totals \$2,637.

The National Foundation for Credit Counseling (NFCC) suggests that consumers review their withholding allowances to make sure that the proper amount is taken out of each paycheck. "You don't want to end up owing Uncle Sam, nor do you want to give him more of your hard-earned money than you need to each month. I don't like to see anyone receive a refund," said Gail Cunningham, spokesperson for the NFCC.

Many people are excited to receive an income tax refund, but what they don't realize is that the government is simply giving them back their own money. It's not a windfall, and it's not winning the lottery. Not only have they paid in too much money, the government is returning it to them without benefit of interest.

The very people who look forward to an income tax return are often those who have struggled all year long financially, falling behind on critical payments such as rent and vehicles. An extra \$200 per month would have given them great relief throughout the year.

The goal is to have your withholding match your actual tax liability. If not enough tax is withheld, you will owe tax at the end of the year. If too much tax is withheld, you will lose the use of that money until you get your refund.

The remedy is simple. Go to www.irs.gov and type "withholding calculator" in the search box. This will take you to a program similar to a W-4 worksheet, but most people find the calculator to be easier and more accurate. Consumers can use the results to complete their W-4 before submitting to their employer.

"Workers need to be aware that they can change their W-4 at any time during the year, and certainly should do so if they've had a personal or financial change in their life," Cunningham continued. Examples of personal changes are divorce, marriage, birth of a child, the purchase of a new home, or retirement. Financial changes would include you or your spouse starting or stopping working.

The NFCC invites consumers to participate in the MSN Money "Ask a Credit Counselor" message board dedicated to responsible uses of an income tax refund. From 9:00 a.m. until 9:00 p.m. EDT consumers can post a question and have it answered by a certified credit counselor. The board is open daily, but a special emphasis will be put on tax refunds on Tuesday, March 25, 2008.

It's always fun to receive a big check in the mail, but not if you've struggled all year. For help getting your financial house in order, contact an NFCC Member Agency. To locate the one nearest you, call 1-800-388-2227, or en Espanol, dial 1-800-682-9832. To locate an agency online go to www.DebtAdvice.org.

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SENECA: OBSERVATIONS OF A CITY GONE FINANCIALLY AMOK

In that story, the mayor spoke quite frankly to admit publicly what we've all known for several years - he is incompetent and unable to do his job. "His (Dis)Honor" himself said that the management of city finances has not been his "strong suit" and it is the weakest part of his administration.

But what was the real shocker is that the state Department of Revenue, after reviewing our city's finances and financial practices, issued a report in February of this year condemning every aspect of our fiscal house. And while Sullivan has plunged his incompetence to new depths of disaster, he is now calling for the creation of a new job, that would cover his inability to do his own job, all at a price tag of \$130,000.

Why did it take a newspaper story to inform us of the impending crisis that will hit every taxpayer?

The DOR issued a scathing report, pinpointing 30 items that the City of Lawrence needs to address immediately in order to get its fiscal house in order.

Throughout the report words such as "illegal practices", "ill-advised", "overspending", "deficits", "over-exaggerated revenue estimates", "lack of effective financial management oversight" – just to name a few – pop up page after page.

It is an eye-opening indictment of the fiscal malfeasance and malpractice inflicted upon us taxpayers by this administration and the city council, as unwitting (maybe not so?) accomplices.

Once the city council and the mayor were not able to agree on a budget and setting a tax rate last year, DOR felt compelled to travel to the Merrimack Valley and see firsthand the chaos the current municipal officials have bred.

Now all the facts are laid-bare. Go to the DOR website yourself and read all about it. Go to www.mass.gov/dor and in the search area ask for "Lawrence Financial Management Review". The whole report is right there. A 30-page indictment of the Sullivan Administration, the city council, and every municipal manager.

This report has been in the hands of city officials like the mayor and the budget and finance director, Mark Andrews, for over a month. Do you think one of them could have mentioned this at any point in time? Did city councilors know about this? Do you really think that keeping people in the dark is appropriate public policy?

When everyone was down at the Senior Center on March 25th for the budget symposium put on by Councilor Grisel Silva do you think maybe this would have been a good time to discuss this subject?

Yet neither the mayor nor director Andrews saw fit to inform the unwashed masses in attendance about the report or its implications. Instead we got a pretty PowerPoint presentation and a lot of sleight-of-hand and mumbo jumbo about how "this time is going to be different," "we will follow statutory schedules," "we will be on time," "we are all working together," "there will be plenty of input from taxpayers," "everything will be on the city's website."

HA!

Instead what we are getting is a collapse of our fiscal house of cards. We are also getting the mayor pushing for the creation of a new job, outlined in the DOR report, of a chief administrative officer, to be paid \$130,000 annually.

DOR recommends, and the mayor agrees with, "the appointment of a chief administrative officer, who would take full responsibility for the management of all city departments on a day-to-day basis."

Now, doesn't that sound like a job a mayor should be doing? In fact, if you go to the city charter, section 4.1.a. states, "There shall be a mayor ... who shall be the chief executive officer of the city." Section 4.6 states, "The mayor shall exercise a general supervision and direction over all city agencies."

And isn't it shocking the person the mayor would like to see in that position is – THE CURRENT BUDGET DIRECTOR Mark Andrews?

Also, isn't it amazing that the new pay of \$130,000 would put Andrews at the very salary he was getting at Northern Essex Community College when he was not re-appointed there last year, hence causing him to seek employment at Lawrence City Hall?

I do not know what is more galling –

the mayor saying he is incapable of doing his job, the mayor and his budget director keeping the report secret from us taxpayers, or the mayor pushing to have his new crony Andrews take over a new job created because Sullivan is self-admittedly too incompetent to do his own job.

We certainly do not need two "mayors" or "chief administrative officers."

It is time for the elected one to resign and for the city council to say "NO!" to this scam.

Whatever shred of credibility the mayor had is now gone. There will be a crisis in governance that can only begin to be healed with his resignation and the resignation of every city head identified as a problem in the DOR report.

The City of Lawrence cannot put the disaster of the Sullivan administration behind itself fast enough. It is time for new blood and leadership at all levels of municipal government.

Mr. Mayor - please, for the sake of our city, resign and go to Florida like you really want to do. We've had enough of your dodge ball games and weight loss contests. We cannot afford another day of you, your incompetence, and your cronies at city hall. All Lawrencians have suffered enough.



"FOR TOO LONG OUR CULTURE HAS SAID, 'IF IT FEELS GOOD, DO IT.' NOW, WE WANT TO BE A NATION THAT SERVES GOALS LARGER THAN SELF. WE HAVE BEEN OFFERED A UNIQUE OPPORTUNITY. WE MUST NOT LET THIS MOMENT PASS. MY CALL IS FOR EVERY AMERICAN TO COMMIT TO THE SERVICE OF YOUR NEIGHBORS AND YOUR NATION. BY DOING THIS, WE SUSTAIN AND EXTEND THE BEST THAT HAS EMERGED IN AMERICA."

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OPINION

By Frank Benjamin
rumbonews.com/mrb

Mr. B's Sport Stories**The Secret is Out!**

Did you try to name the woman in the picture? I know it created much conversation and guesses throughout our area. I got calls, met people who gave their guess and even at a wake people came up to me with their picks of people they thought it was. One guy Mickey Roy of South Lawrence swore it was my mother and I considered that a fine compliment because our lady was a beauty and so was Mom. I feel like I'm a presenter on the Academy Awards as I announce the Lady is Jeanette Lambert Cockroft. She and her husband Joe now live in New Hampshire after growing up in the Water St. area of our city.

I hope that you had fun trying to name our guest in the photo and if so maybe we'll run some more pictures to check your memory file.

Jeanette and her family lived near the Merrimack River and the cold weather in winter found many people skating on the frozen surface and also sledding and enjoying themselves and to partake in the speed racing contests held periodically. On snowy days, the phone at the Lambert home would be ringing off the hook with people trying to find out if the Lamberts had shoveled off the area so the skaters could come by to skate.

Speed skating was a big sport in those days and Jeanette's brother became one of the best in the state. In 1948 Constant Lambert won a two mile senior men's race at Boston Garden in front of 18,000 people. The former Bruce School and Lawrence High School grad won a beautiful trophy as he came from behind to beat other skaters from across the State and from Canada. The trophy still sits in the New England Sports Museum in Boston today.

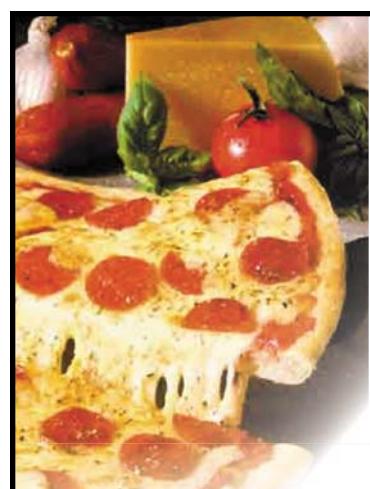
Her Dad Constant Sr. was her first teacher along with her older brother and they would take her onto the ice at three years old and each holding Jeanette's hands would take off as fast as they dared and her little legs would cramp and knot up but she



wouldn't quit. Most kids at three years old would be on the ice with a chair holding them up but the Lamberts didn't know that this future Ice Follies star was just that - a star in the making. Jeanette skated at all the outdoor rinks in the area such as Hillsies,

the Mill Stream, Hayden Schofield and Sacred Heart Boarding School in

**PLEASE SEE MR. B
CONTINUES ON PAGE 26**



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MVFCU collects children's books for the homeless

Merrimack Valley Federal Credit Union has placed posters in each of its branches promoting a children's book drive for the month of April. The books can be used or new and will be donated to the Massachusetts Coalition for the Homeless.

Each branch will have a box in place out in the lobby with the sign above it for their members' use. "Our experience volunteering through the years as readers at the Hennessey School in Lawrence has shown us that reading opens up a whole new world to children," said Peter Matthews, President/CEO of MVFCU. "We will promote this on the web and on the radio – prompting members to stop by a local branch to make their donation."

Merrimack Valley Federal Credit Union serves anyone who lives, works or worships throughout the Merrimack Valley region. Branches located in Massachusetts are Lawrence, Methuen, North Andover and Haverhill and also in Plaistow, NH.

Letters to the Editor

Rumbo

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OPINION

A SECOND POINT OF VIEW

Termites in the neighbor- hood and we did not even know it

LÉALO EN ESPAÑOL EN LA PÁGINA 13

By Paul V. Montesino, PhD, MBA
mailboxopen@aol.com

Dr. Montesino, solely responsible for this article, is the Editor of LatinoWorldOnline.com and Senior Lecturer in the Information Processing Management Department at Bentley College, Waltham, MA.

I came to the United States in the early sixties. I had not been in Miami, Florida, for more than a week when I took my first ride on a public bus. I observed, on the way to the inner city trying to get a job, that all the blacks who rode the bus went straight to the last seats on the vehicle even though there were many empty ones to choose from. Not only was it common practice, but no one seemed to mind or be bothered or even notice. It was then that I remembered that blacks and whites lived under different rules that were based on the color of our skins. I hate to admit that I felt better in the foolish belief that I was not supposed to behave like those folks who went by me to sit on uncomfortable noisy seats over the bus engines in the hot Miami sun because my skin was lighter. For a silly moment I felt blessed.

I did not find the job I wanted and I moved to Massachusetts never looking back. Not having seen any other of blatant or subtle discrimination in my new home until the infamous Boston School busing crisis developed in the nineteen seventies I forgot the significance of that first trip in a bus that was a symbol of all that was wrong in America at one time. The years went by and I finally finished my first college degree with honors. Not high honors mind you; simply honors. My college inducted me in their Honor Society and I was invited to have lunch with many other inductees and the association's administrative officers. It was a lunch I never forgot.

I was sitting next to the man who had just stepped down from the presidency of the organization. I felt honored again. He, a man obviously in his late sixties, was very pleasant and complimentary to me for my educational achievements. Then he got into a question I have heard thousands of times before: "Where are you from?" These days I have developed a nasty habit of responding with an unexpected answer: "I am from planet earth, where are you from?" Then I was not so sure of myself to say that big truth and responded with another smaller truth: "I am from Cuba."

Now, remember, this guy was the most senior officer of this educational group. He looked at me as though I had shown symptoms of a contagious disease. His response went something like this: "You know, I have lived in Dorchester all my life and there are many Cubans there who live on Welfare." I was not sure about how many Cubans lived in Dorchester or how many

OPINION

LÉALO EN ESPAÑOL EN LA PÁGINA 13



My Point of View

ENRON V: THE HOME MORTGAGE CRISIS, PART V

It takes two to tango or I told you so. Your choice.

By Paul V. Montesino, PhD, MBA
mailboxopen@aol.com

Dr. Montesino, solely responsible for this article, is the Editor of LatinoWorldOnline.com and Senior Lecturer in the Information Processing Management Department at Bentley College, Waltham, MA.

Most of us like to issue the famous phrase "I told you so."

Like most humans I must confess here the confession goes again—I feel tempted occasionally to fall for the trap. And I call it a trap, because it is an egotistical expression, one that solves nothing and serves no one and no purpose. When I warn you or others about what I think is going to happen and it does, I really does not fix the basic problem. All I am saying is that you did not listen to me and are paying for the consequences. That is not nice. I really do not like you to pay for your own mistakes just to make me happy.

But having explained myself I guess I have to tell you that I told you so. I have been writing these articles about the home mortgage crisis for several tiring months now and warned you that the crisis was going to outlast my writings. Indeed it has. So much has happened from that date when I first covered the issue that I am starting to think I should change professions and become an astrologer. But no, don't tell me what your sign is. Not yet.

I don't know if you have seen those movies where the Roman charioteers, whip

in hand, and their chariots run around the Coliseum, the horses pulling and stressing trying to get away from the punishment of their masters. I have. It is not that the horses are trying to go anywhere; they are trying to get away from their masters and the whip. It is not a positive movement, it's more like an "I want to get out of here." And I have to tell you that this mortgage crisis looks to me like the same with one big difference: I am not the charioteer, the horses are, and the chariot seems to go nowhere I like. But I will try to find out. At some point I have to go back to my "I told you so" point of view.

Some time ago, someone made a familiar meaningful comment to me that I never forgot: it takes two to tango. Having said that, I want to move now into the catastrophic dance that both consumers and bankers, investors and their representatives have been performing in this new stage where the economic health of this country and part of the world have been damaged seriously. I will start with the consumer, you and me.

During the past several years, homeowners have been enjoying an ever increasing value in the equity of their homes. As you know, equity is the difference between what you own and what you owe. It seemed that the sky was the limit. Typically Americans used that abode equity to trade up into better and bigger homes as our families' needs and ambitions went up. More rooms, more bathrooms, basements, the works.

Builders and others who made a living in the construction business added to that frenzy by building bigger houses as well and tempting us to go for broke in order

to get them, literally and figuratively. It was not difficult to convince a family who owned a home with a healthy equity to use that equity not only to buy a bigger home, but also to travel, get luxury cars and pay children's educations with it. Nothing wrong with that; it is called the American dream. But as we have seen recently, the dream has become a nightmare for some.

It was not difficult to convince the homeowners to proceed on that optimistic course because we were always convinced that the equity would continue to go up allowing us to refinance again and again when we needed to tap it to get more cash. And that equity became a temptation not only for the folks who owned the properties but also for those who witnessed with envy that suddenly acquired wealth and wanted a piece of the action.

So, the first tango dancers were the homeowners who wanted to go where no other human in their experience had ever danced before, to paraphrase a well known fictional series television program, but this was when the other tango dancers made it to the floor asking the question: "Shall we dance?" A question that was promptly answered by the proud targets: "Where should I sign?"

There was a plethora of dancers waiting in line. Builders who wanted to create the next home for the buyers, realtors working on commission, lenders, lawyers, bankers, investment bankers, investors, absentee or otherwise, the works. There were so

**PLEASE SEE ENRON V
CONTINUES ON PAGE 27**

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- Customizable Flash pages and components
- Site Promotion / Search Engine tool
- Up to 500 MB of storage space
- Unlimited bandwidth
- Free technical support
- Free software upgrades

**PLEASE SEE MONTESINO
CONTINUES ON PAGE 27**

Rep. Tsongas Presents Check for \$392,000 to MVRTA



Left to Right: Joseph J. Costanzo, MVRTA Administrator, Congresswoman Niki Tsongas (D-MA), John Pettis, City of Haverhill and Karen Sawyer, Planning Director for the City of Methuen.

Federal Funding Will Help Purchase New Buses to Serve Lawrence, Andover, Haverhill and Methuen

Fifth District Congresswoman Niki Tsongas today presented a check in the amount of \$392,000 to the Merrimack Valley Regional Transit Authority which will help purchase fourteen new buses to serve residents of Lawrence, Andover, Haverhill and Methuen. Tsongas secured the funding as part of the recently enacted federal Omnibus Appropriations Act.

"Over the past several months, I heard from people throughout the Merrimack Valley about their support for efforts to make it easier to travel throughout our region," said Congresswoman Tsongas. "I was pleased to deliver these federal funds to the Merrimack Valley Regional Transit Authority today which will assist in the purchase of fourteen new buses which will help tens of thousands of Merrimack Valley residents get to and from work, school, health appointments, or many other destinations in our communities. Greater access to public transit is particularly important to the elderly and disabled in our region."

"Two of these buses will be hybrid and clean diesel models, features which will benefit our environment and also allow the buses to get greater gas mileage, reducing their overall operating costs," Congresswoman Tsongas added.

"In addition to the outstanding transportation services provided by the Merrimack Valley Regional Transit

Authority, the agency plays a significant role in major economic development projects in the Merrimack Valley such as the Lawrence Gateway and Haverhill parking garage. I look forward to continue to working with Joe Costanzo and members of the MVRTA board to advance these critical initiatives," Congresswoman Tsongas concluded.

"We are very appreciative of Congresswoman Tsongas' efforts on behalf of the Merrimack Valley Regional Transit Authority," said MVRTA Administrator Joe Costanzo. "These funds will help purchase the next generation of buses for the MVRTA, which will provide regional transportation services to over 1 million miles of city, interurban, suburban, and rural communities in the region."

The Merrimack Valley Regional Transit Authority (MVRTA) serves 2 million riders annually on scheduled bus routes in the northeast corner of Massachusetts. MVRTA bus service is provided in Andover, Amesbury, Haverhill, Lawrence, Merrimac, Methuen, Newburyport and North Andover. The Authority also provides service to the Robert B. Kennedy Transfer Station for connections with the Lowell Regional Transit Authority. The MVRTA also provides a Commuter Bus service to and from Boston on weekdays. Funding for the purchase of the buses will also be aided by formula funding that MVRTA is provided annually by the Department of Transportation.

The Haverhill Police, alone with the Governor's Auto Theft Strike Force will hold an "Auto Etching Day" in efforts to reduce car thefts

The Governor's Auto Theft Strike Force, a unit of the Massachusetts State Police, and the Haverhill Police Department are sponsoring an "Auto Glass Etching Day" to mark automobiles and make them unwanted by car thieves. This event will be held on Saturday, April 19th from 9 a.m. to 2 p.m. at the Bradford Fire Station, 486 South Main Street, Haverhill. Entrance will be in the rear of the fire station.

Auto glass etching entails chemically marking the automobile with its own unique vehicle identification number (VIN) on all windows, including sunroofs and T-Tops. The chemical process of etching involves using a mild acid that reacts only to the glass. Etching all the glass windows makes the vehicle less wanted by car thieves. The actual etching is small and does not mar or deface the window, but it is one of the first details most car thieves are on the look out for before attempting to steal a vehicle. Car owners will be given a certificate to give to their insurance company, which may entitle them to receive a 15% discount off their comprehensive auto insurance. There is a \$10.00 (Cash only) fee for the etching, which is to cover the Governor's Auto Theft Strike Forces' expense for the program. You do not have to be the owner of the car to have it etched, however, you must present a valid registration for the vehicle at the time of the etching. The entire process should only take from 7 to 10 minutes. No appointment is necessary. Etching will be done on a first-come-first-serve basis. The program is open to residents of Haverhill and the surrounding communities. You do not have to be a Haverhill resident to participate.

For more information call Officer Paul Malone at the Haverhill Police Department at 978-373-1212 Ext. 272. Or call the Governor's Auto Theft Strike Task Force at 1-800-HOT-AUTO.

Mayor and Firefighters Union Kick Off City's New Health and Wellness Initiative

Mayor James J. Fiorentini today announced that he would be kicking off a City wide wellness initiative for city employees starting on April 30th. The Mayor said he was doing so at the request and urging of City Firefighters Union 1011.

The Mayor said that the new initiative would start on April 30th with free blood pressure checks for all city employees and would kick off a "Talk a Walk During Lunch" starting on that date. The health initiative will also include periodic free blood pressure checks for employees, education programs for employees on changing lifestyle, cancer screenings, and other means of promoting wellness.

Mayor Fiorentini said that he initiated the program at the request of the Haverhill Firefighters Union: "I'm delighted to work with the Firefighters Union in a joint venture to keep our employees healthy and lower healthcare costs. Having well-educated, fit employees is the most important thing we can do in the long-term to lower healthcare costs for all. No group is more aware of the importance of keeping physically fit than firefighters.

"Those programs will include exercise and diet programs, programs to educate employees about benefits we already have for physical fitness. We will start the program on April 30th with a noon-time walking program. Numerous studies have shown that the most important thing that anyone can do to improve their health is moderate exercise. A daily walking program helps to lower the risk of heart attacks, strokes, diabetes and even the risk of certain cancers."

JOB POSTINGS

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Let us work with you to get your next employee. Call Alberto Surís at 978.794.5360 or visit our website (rumbonews.com) for more information (click where it says "Your Ad in Rumbo").

Cost per
**COLUMNAR
INCH:**
\$7.50

INCHES 11
1

HAVERHILL | NEWS FROM HAVERHILL**ST. PATRICK'S AT DIBURRO'S - EXCHANGE STYLE**

The Exchange Club of Haverhill celebrated Saint Patrick with a breakfast at DiBurro's Function Facility, on Monday, March 17, 2008, all in good fun with the classic Irish humor. Here some photos of the attendees.



From Trinity Ambulance, one of the event sponsors, are Rick Bourgeois, Mary Constantine, Sean Koza, Marie Earnshaw, Mike Rogers, Rick Barry and Larry Giordano of Giordano Family Methuen Karate.



State Representative Brian S. Dempsey (D-Haverhill), Haverhill City Council Vice-president, David E. Hall and Haverhill School Committee Member and Merrimack Valley Chamber of Commerce President/CEO Joseph J. Bevilacqua enjoying themselves at the breakfast.



Wearing their "proud to be Irish" green, Eva Valentin of Haverhill, Congresswoman Niki Tsongas and Richard A. "Rick" Barry, Jr., co-chair, Haverhill Exchange Club of Haverhill and event Master of Ceremony.



Haverhill Mayor James A. Fiorentini reacts after receiving the chicken's latest endorsement.

All in good fun, the infamous chicken of elections days celebrated Saint Patrick's Day by changing signs in support of Mayor Fiorentini.



CONTINUES FROM PAGE 22

MR. B: THE SECRET IS OUT!

Shawsheen before eventually finding her way to some indoor rinks in Boston where she met many advanced skaters who would help her on spins and her positions as well as poise. Her Dad and brother kept pushing her to use speed and get faster and this became one of the determining factors that she made the Follies at a Boston tryout. Jeanette had the capacity to retain any instruction and to implement new routines in her style.

At age thirteen she got her first figure skates after skating on tubulars from the start. She made sure she skated at least once a week year round and was practicing figure 8s and 3s as well as cutbacks.

At her first Follies tryout she got there a little late and as she put on her skates she saw many candidates already on the ice and it made her "slightly nervous." Taking no more than 5 or 6 strides the shows choreographer who was conducting the tryout stopped her and asked her name and told her to skate some figure 3s, cutbacks and stops and took her name and address. She was told "we might call you later" Jeanette felt this was a brush off and the tryout was over.

Since she was wearing her skates and she was on the ice she took off and did some spins and with her speed that she learned with Dad and brother she did a couple of

spins and a waltz move and a blistering backwards speed skate.

The Follies woman was back at her side again with questions about professional skating lessons and was astonished when Jeanette said she hadn't.

The lady, Miss Fran Claudet, told Jeanette to skate around the rink as fast as she could and as Jeanette says, "they must've liked my speed because the next thing I know I'm signing a contract" and someone telling me to report to Providence R.I. next Wednesday. This started a seven year career that covered 20,000 miles per year throughout the United States and Canada, annually. Imagine all the traveling by train in those days the beautiful costumes and of course the hard work and training to learn the dances and shows that had her performing to millions.

Jeanette and husband Joe are both retired now she from the Unemployment Service and he from Raytheon and have watched their three children become exceptional athletes. David is in the computer industry and travels all over the world. Son Mark and daughter Donna both attended and graduated from the Greater Lawrence Vocational School. Donna played basketball, volleyball and softball at the "Reggies" and is in the school's Hall of Fame and is still considered one of the

area's top female athletes. She is one of the top dart throwers in the State and has traveled throughout the country competing in dart tournaments. She and her husband are avid NASCAR fans.

Mark was also a three sport athlete including baseball, track and hockey in high school and was also named to the school's Hall of Fame and unfortunately the school cancelled the ritual after the inductions and Mark surely deserved the honor. He also became a semi pro baseball player and a slow pitch all star in softball. Mark and his wife Dianne have run a few Boston Marathons and she runs the Lawrence Retirement Board for the City.

I hope this edition about one of the city's outstanding families and the beautiful lady in the picture has brought you some warm memories. I am happy to accentuate the great female athletes of our area and hope to follow up with more. I think you'll agree that seven years in the Ice Follies qualifies our Jeanette as one of our city's all time greats.

Before I forget, after her Follies' days she volunteer her time to the Lawrence Recreation Department to teach the kids of our city skate and did this for many years. So you see her beauty was not just on the outside it was truly all of Jeanette.

Hi! My name is Margarita

"I really like playing sports. Soccer and basketball are my favorites."

By MILTON L. ORTIZ
1-800-882-1176



Margarita is a quiet and polite fifteen year old who loves being active. She was born of Latino heritage and is bilingual in English and Spanish. In her free time she likes dancing, singing, playing sports and socializing with her friends. Margarita also enjoys listening to music, getting her nails done and doing arts and crafts.

She receives special education services at school and attends a separate classroom where she benefits from individualized attention. Margarita also receives support through therapy to address her emotional and behavioral issues that stem from her past. She continues to make strides in expressing her emotions when confronted with difficult situations.

In looking to the future, Margarita is excited about going to high school and finding a forever family with whom she can celebrate her successes and to whom she can look for support. Margarita would prefer a single mother, but would also do well with a two-parent family. An ideal family will provide her with structure, consistency and patience. It is important that her new family be willing to work with the other support systems in her life and help her as she continues to confront the challenges resulting from her past.

Margarita would love to stay close to where she currently lives and needs to know that she will remain in contact with her siblings. She is a beautiful teen who is ready for a loving and caring family.

To learn more about Margarita or about adoption in general, call the Massachusetts Adoption Resource Exchange at 617-54-ADOPT (542-3678) or 1-800-882-1176. You can also read about other waiting children in the MARE Photolisting located at many public libraries in the state, or visit the MARE Web site at www.mareinc.org.

Letters to the Editor

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

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

CONTINUES FROM PAGE 19

DI MARCA: PREVENTIVE MEASURES ARE THE BEST MEASURES

challenge and made a list of areas where cuts could be made while at the same time proposed ideas to broaden the tax base. Areas where it was obvious that cuts needed

to be made where primarily those where there was a great deal of duplication. It was stated in the past by me and I will repeat it now. The City of Lawrence hasn't grown

by territory; therefore, I don't understand the reason of having so many vehicles in the police department. It's not a question of being for or against the department but of what is really needed and what can we afford.

Another area of concern was the assessor's office my suggestion was to eliminate a full time assessor and have two serving on a part-time basis this alone would bring a saving of roughly \$110,000. Eliminate stipends was another suggestions and this too would bring a substantial saving to the city.

Establish an aggressive process to collect past due taxes and fees owed to the city. Sell/auction the city lots that are available this will be an additional source of revenue for the city. The use of gas cards needed to be curtailed. It was an abuse that needed to be stopped. While at the same time all city motor vehicles should and must be gassed at the city yard. These two items alone would bring quite a saving to the city.

We were told that this was finally happening, however, it's my understanding that there are still people working for the city that still have and use gas cards. So what's the story? It's great to see that the Department of Revenue finally sees the light, and picked up where I left off. I plan to continue with this and other issues on our next edition where I will further point out ways to improve the financial situation in the City of Lawrence.

One thing I will mention is that it is essential to stay vigilant and to hold our elected officials to the fire. Remembering that we live in a democracy where the ultimate party responsible for what goes on in the city is "WE, THE PEOPLE".

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7920 Norfolk Ave., Suite 600 • Bethesda, MD 20814
www.alleycat.org

Photographer:
Molly Wald

Because alley cats, barn cats, tomcats, & street cats need a different kind of care.

CONTINUES FROM PAGE 23

MONTESINO: TERMITES IN THE NEIGHBORHOOD AND WE DID NOT EVEN KNOW IT

were on Welfare but I was sure that Welfare was not an institution designed exclusively for Cubans or any other nationalities or races for that matter. And before I could mention that fact he gave me an unwelcome description of all the economic and social consequences of Welfare that I neither needed nor wanted.

He finished his eloquent garbage, took some deep breath and asked me the next big question, one that I really welcomed: "And, what do you do for a living?" Not wanting to disappoint him with an articulate answer about the social need for a Welfare system that is there to help those in trouble that he might not have welcome or understood and might have detracted him from his illiterate statistical rubbish I shot back: "Oh, my family lives on Welfare." You don't want to know the rest or extent of his shock because he did not open his mouth even once after that. The man went mentally AWOL.

But before I move to the end of this story I want to visit another related experience, this one more fresh. A recently widowed woman I know decided to sell her home not long ago. Her husband of many years had passed on recently, she was getting older and sickly and could no longer live alone or afford all the utilities required by a house built for a family of five in the nineteen fifties. The mortgage was already paid so she was sure that the sale price would be enough to keep her free of any serious economic worries through the remaining of her aging life and even leave something behind for children and grandchildren after her death. She was surprised, actually shocked, when she found that her goals were not to be reached any time soon.

The house inspector had come to inspect the property and discovered that the house was infested with termites, many as a matter of fact. The woman and her family reacted as any concerned person would and did not want to believe the man at first. They even thought that the inspector was trying to get her to lower the price or any such shenanigan in complicity with the buyer. It took the visit of another inspector hired by the lady to convince herself that the termites were indeed there. She was not going anywhere until they did. How they could have grown to such extent through the years without anyone suspecting it added to her aggravation. The husband, of course, was gone and could not answer that

question. Well, the story does not end there. The house was fumigated and eventually the woman sold and moved out.

For the past several days, we have witnessed a similar metaphorical national situation that has been created by the controversy of the Illinois Senator and presidential contender Barack Obama and his relationship or ascribed responsibility with the incendiary comments made by his long time church pastor Jeremy Wright. While I write this piece I am not interested in Mr. Obama's presidential ambitions, Mrs. Clinton's or Mr. McCain's for that matter. That is not the purpose or the intention of this article. In other words, this is not about supporting one or the other or making judgment or speculation about motives here. I am an independent thinker and voter and I have the freedom to choose the person I believe can move us forward and I am not yet at a point in this process where I can put a name or a face to the one I will select as our 44th president. I have, however, other serious issues at hand that I would like to share with you.

Much has been made about this preacher and his association with Senator Obama. I have been to and dealt with many black organizations in my life and I am fully aware that the African American community, like the Latino community does, has many issues still outstanding that we of a different race or socio economic composition cannot even imagine, issues that we would like to see ignored or silenced, passed over so to speak, so as not to be mortified. Black churches are not branches of some structured organizational pyramid based somewhere in another European country where the guides on subjects to discuss every Sunday are scheduled dogmatically. In these churches the pastor and his or her community are the church and what happens around them and their lives is the subject of the sermons. Lives where there are men in jail, women who have no husbands, there is crime, poverty, guns and AIDS. Not knowing the specifics of what this pastor said, or should have said or how it should have been said or what Mr. Obama heard throughout the years or should have heard as he grew up, I have a sense that this case is not much different from the story of the woman and her termite infected home above. Follow me please.

We, of course were shocked to hear someone talking like the Reverend Wright

did. And it brought all of us to confront, by association, the man who at the present time represents the first serious attempt of an African-American who not only dared to believe that he could be elected President but also thinks he could pull it out. What has happened to all of us who thought or said that race does not matter any more, or that Senator Obama is somehow a different kind of African-American, whatever that means, or that we have fallen for his oratory or his chutzpah enough to be able to ignore his skin shade so far, is that we have discovered that our racial house still has termites.

It does not show on our walls, our conversations, our statistics, our discourses of equality and hope amongst educated people sipping on a glass of Chardonnay, but it is still there. We had been looking at Senator Obama through a glass created by our honest desire to be just and fair to him on our conditions and he has broken that glass and has made with its pieces a mirror where we are seeing our own true stereotypical images reflected. As Stevan Harnad in his famous character Pogo said, "I have seen the enemy and it is us."

I don't know, and I don't care, where Senator Obama's campaign is going to go. As I said before, I have not made my mind yet about who will get the vote. We don't even know who the Democratic nominee is going to be. But I am sure of one thing: if we vote for him because he is black, or don't because he is, or do vote for Mrs. Clinton because she is a woman or not because she is, or vote for Mr. McCain because he is white or a male, we will have shown that the depth of the termites in the fabric of our society is getting worse, not better.

Yesterday, approximately forty years after I "enjoyed" lunch with the president of my Honor Society, I had an opportunity to see human relations first hand one more time. I was in a line to get a cup of coffee at a local shop when the guy in front of me, a man who must have been in his late seventies or early eighties, walked away and sat on a bench to enjoy his snack. As he opened the bag with trembling hands that betrayed an incipient stage of Parkinson's Disease he discovered that the attendant had neglected to grill the sandwich as requested.

He returned and broke in front of me interrupting my order and offering all kinds of unnecessary apologies to me for his actions. I told him not to worry at all and to go ahead. "I can wait," I said patiently. While the clerk, a young man of Latino extraction, went back to the grill to finish the incomplete order, the old man made a comment: "They don't know what the hell they are doing..." And then, to complete his lesson in human judgment I obviously needed, he added: "...you should see the other store on ...street. Well," he said with sarcasm, "foreigners!" I did not know what to respond to a man his age. Not trying to disguise my Spanish accent I replied, "Sir, We are all foreigners in the world." He smiled sheepishly and walked away with his grilled sandwich, his trembling hands and his prejudice, one that I bet may have been around all his life. I am not sure how long the poor fellow has to live, but there are some of us who live our lives in vain and don't even know it. And there are others who live with termites under our floors and would never recognize them either.

And this is my point of view today.

CONTINUES FROM PAGE 23

ENRON V: THE HOME MORTGAGE CRISIS

many waiting for the chance to cash a moment on the dancing floor that in order to cover the cost, the interest rates that the borrowers had to pay and the equity to support it had to be high and getting higher. No one anticipated that those equity values would ever go down and that interest rates, many of which were adjustable, no matter how high they were, would become so high that they could not be renegotiated with the lenders through refinancing deals. Unfortunately that optimistic outlook did not happen.

Like the deals we mentioned in the automobile loans examples of the previous articles, many of the folks who had borrowed ridiculously high mortgage amounts at sky high rates that were resetting much higher found themselves unable to afford the payments or get new terms. The equity on the homes they owned had maxed out in value and could not be renegotiated and the lenders were knocking on the door asking for their money. The domino effect was quick and bloody. People who saw the equity of their homes fall below the amount of their loans decided that it was not worth to keep them and told the bankers to stuff it. In the rush many even threw out that sacred symbol of their family structures, their pets. There are many such orphans in the dog pounds these days. Banks, of course, are not in the business of owning homes and renting them out, they want their money back, so they sold them in the market at distressed prices fueling the down price spiral still more. It was not only their money, it was also the money they owed the investors who were anxiously waiting for their return.

This would not have been a problem if you and I had been the only ones affected, but when the number of defaults is in the millions you can see what is going to happen to the country and even beyond to those who participated in this tango. And this is where my chariot stops this time. In my next article I will cover the solutions, both individual and government approved, we should expect sooner rather than later I hope. In an optimistic speech the president of the United States gave in 2006 he bragged about the increase of home ownership during his administration. What he forgot to mention, because he did not anticipate it, was that the increase was a balloon that would eventually burst. Lately he has recognized the problem. A habit that seems to affect everything he touches, whether it is the economy or his foreign policy

And that is my point of view today.

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CALENDAR

Para listar su evento en esta sección de Rumbo, favor de enviarnos un correo electrónico a (y solo a) calendar@rumbonews.com. Este debe incluir el nombre, fecha, hora y lugar del evento. Se recomienda un número de información o dirección de correo electrónico. Una breve descripción de de menos de 30 palabras puede ser incluida. Si su mensaje no incluye la información requerida no será colocado en el calendario. Su aviso será listado solo si hay espacio disponible. Rumbo no se hace responsable de cualquier información errónea que sea publicada.

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

RUMBO

Upcoming Rumbo Editions:
The **Lawrence/Methuen Edition** will print on **Tuesday April 8th**. Material Deadline is **Friday April 4th**

The **Regional Edition** will print on **Tuesday April 15th**. Material Deadline is **Friday April 11th**

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DEIAMANO VOLUNTEER NEEDED

DEIAMANO is seeking for empathetic and committed volunteers to answer our domestic violence Spanish/English helpline serving victims of domestic violence in the Greater Lawrence community.

FOR MORE
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WENDY
LUZON AT
978-530-7058.

4/7/2008
Texas Roadhouse
Route 28, Methuen
FEE: \$ 0
MORE INFO: Call 978.683.9463

A fundraiser night to benefit the Lawrence Civil War Memorial Guard will take place at the Route 28, Methuen, Texas Roadhouse Restaurant, on Monday, April 7, 2008.

LAWRENCE: Taking a Turn on the Catwalk

4/5/2008
Central Catholic High School
Memorial Gymnasium

TIME: 7:00 PM
FEE: \$ 10
MORE INFO: catwalkforcancer@yahoo.com

Central Catholic High School students and teachers are ready to strut their stuff to help cancer research.

The school has organized its first Catwalk for Cancer on Saturday, April 5, at 7 p.m. in the school's Memorial Gymnasium.

Proceeds from the event will go to the Susan G. Komen for the Cure Foundation, Massachusetts Affiliate.

Aiding the cause are 12 fashion boutiques and one beauty salon, all of which are donating their time and materials to the Catwalk. Dancers from Nancy Chippendale's Dance Studios in North Andover will perform several times during the fashion show.

Students and teachers will be walk down a 52-foot runway - constructed exclusively for this event - modeling men's and women's contemporary-casual sportswear from the spring and summer collections. There will be a formalwear segment as well.

Boutiques taking part are: Indra Salon, First Date, Native Sun, GiGi's of Andover, Cristina's Bridal, Stitch's Boutique, Black Tie at Kaps, KAPS Menswear, Dresscode, IZZY'S

All those who purchase tickets are eligible to win one of the many door prizes, which include a \$50 gift card to Daher's shoes, \$50 gift card to Stitch's Boutique, a deep-tissue massage at Elizabeth Grady and an eight-week Salsa dancing course at Nancy Chippendale's.

Tickets are \$10 and may be reserved by e-mailing catwalkforcancer@yahoo.com. Please include your full name, the number of tickets you would like, and your e-mail address and phone number where you can be contacted.

LAWRENCE: CWMG Fundraiser

4/7/2008
Texas Roadhouse
Route 28, Methuen

FEE: \$ 0
MORE INFO: Call 978.683.9463

A fundraiser night to benefit the Lawrence Civil War Memorial Guard will take place at the Route 28, Methuen, Texas Roadhouse Restaurant, on Monday, April 7, 2008.

Coupons must be presented to the restaurant servers so that 10% of the check will go to the Lawrence Civil War Memorial Guard. Coupons are available at the Towerhill Variety & Subs, 101 Ames Street, Lawrence, MA. For more information, call (978) 683-9463 or Email betteoscar@juno.com. Thank you. Boardmember, Joe Bella

LAWRENCE: Information Night @ Notre Dame HS

4/15/2008
Notre Dame High School
205 Hampshire St, Lawrence
TIME: 4:00 PM
FEE: \$ 0
MORE INFO: Call 978.689.0248

Information Night - There is Still Time to Apply!
Administrative Offices, 3rd Floor
For more information please contact: Delia Durán-Clark, Director of Admissions or Sara Cohen-Harrigan, Associate Director of Admissions at 978.689.0248.

HAVERHILL: Trip to Foxwoods

4/16/2008
Merrivista 6:15 AM
Westgate Shopping Plaza 6:45 AM
TIME: 6:15 AM
FEE: \$ 23
MORE INFO: Call 978.374.2165

Bethany Community Services and the Haverhill Council on Aging are hosting a trip to Foxwoods Casino on Wednesday, April 16, 2008. Cost of \$23 includes transportation, lunch voucher and keno play. To avoid disappointment sign up early with Darlene at 978.374.2165 and Kathy or Rita at 978.374.2390. Payment if full is due at sign up.

LAWRENCE: HSPT @ Notre Dame HS

4/17/2008
Notre Dame High School
205 Hampshire St, Lawrence
TIME: 2:00 PM
FEE: \$ 25
MORE INFO: Call 978.689.0248

HSPT - Admissions Entrance Exam
\$25.00 Registration Fee
For more information please contact: Delia

Durán-Clark, Director of Admissions or Sara Cohen-Harrigan, Associate Director of Admissions at 978.689.0248.

LOWELL: 2008 A.M.S.I. Scholarship Fundraiser

04/18/2008
Lowell Lodge Of Elks
40 Old Ferry Road, Lowell
TIME: 7:00 PM - 11:00 PM
FEE: \$ 15
MORE INFO: mlpz382@comcast.net
Dinner, Raffle Tickets, Door Prizes, Entertainment

HAVERHILL: Spring Fling Dance

4/18/2008
Haverhill Country Club
Brickett Lane
TIME: 7:00 PM
FEE: \$ 20
MORE INFO: Call 978.374.2390

Haverhill Council on Aging is planning an encore Spring Fling Dance at Haverhill Country Club, Brickett Lane, on Friday, April 18, 2008, at 7:00 p.m. Doors will open at 6:30. Entertainment will be provided by Southern New England's premier dance band, the Mel-Tones. Your favorite ballroom dancing and line dancing music will be performed.

A cash bar as well as hot and cold hors d'oeuvres will be provided. Tickets are \$20.00 per person and may be purchased at the Citizen Center, 10 Welcome Street, from Kathy Bresnahan or Rita LaBella. Tables of ten may be reserved.

Please contact Kathy X11 or Rita X16 at 978-374-2390 for additional information.

HAVERHILL: Trip to Museum of Fine Arts

4/28/2008
TIME: 9:30 AM - 5:00 PM
FEE: \$ 30
MORE INFO: Call 978.374.2390

Back by popular demand!!!! Haverhill COA is planning a trip to the Museum of Fine Arts Art in Bloom Exhibit on Monday, April 28. April 2008 marks the 32th Anniversary of Art in Bloom, and it is a wonderful spring event. The bus will leave Westgate at 9:30 a.m. and return to Haverhill at approximately 5:00 p.m.

Tickets for this event are \$30.00 per person for seniors. MFA members and non-seniors should call the COA for additional information. Please call the COA if you are interested in learning more about this exciting opportunity to visit the MFA. Contact Kathy or Rita for additional information.

HAVERHILL: "Boston's Julie Andrews"

4/30/2008
Haverhill Senior Center
10 Welcome Street, Haverhill
TIME: 1:00 PM
FEE: \$ 0
MORE INFO: Call 978.374.2390

The Haverhill Cultural Council and the Haverhill Council on Aging have joined together and are pleased to announce the appearance of singing star Ruth Harcovitz, "Boston's Julie Andrews", in a forthcoming program.

Ms. Harcovitz, who is in constant demand throughout the country for her charm, beautiful voice, and warm personality, has appeared as soloist with orchestras, in summer stock, and in resorts. Recently returned from a successful singing tour in Florida, here in Massachusetts she is known for her wide variety of thrilling programs, which always draw large crowds.

Ms. Harcovitz will be appearing in her program, APRIL IN PARIS, featuring French songs that became popular in America in their English versions.

The program will take place at the Haverhill Senior Center at 10 Welcome St., on Wednesday, April 30, following a tea that begins at 1 PM. All are cordially invited to attend, and urged not to miss, this very special event.

It is open to the public and free of charge. For information and reservations, call the Haverhill Senior Center at (978) 374-2390.

This program is sponsored in part by a grant from the Haverhill Cultural Council, a local agency of the Massachusetts Cultural Council, a state agency.

MERRIMACK VALLEY CHAMBER OF COMMERCE

TOGETHER WITH ASHLAND FARMS
Proudly Present

"A Spring Fling"

Business Networking Mixer
Tuesday, April 8, 2008

Ashland Farms
700 Chickering Road
No. Andover, MA
5:00 – 7:00 PM

For more information, call Merrimack Valley Chamber of Commerce, 978-686-0900

MERRIMACK YMCA ITTY BITTY BASEBALL

Registration is now underway for the Merrimack Valley YMCA's 2008 season of Itty Bitty baseball. In this T-ball/Coach pitch program, boys and girls learn the fundamentals of baseball while having fun. Program runs Saturday mornings beginning May 3rd at the Frost School located on the Lawrence/Andover townline. Gloves and cleats will be provided to those in need. To register, stop by the Lawrence or Methuen YMCA or call Doug Currier at 978-686-6191 for more information.

LAWRENCE JUNIOR SWIM CLUB

This is a traditional club geared toward intermediate swimmers who are interested in competitive swimming. During the session, swimmers will learn the fundamental of racing, including stroke mechanics and flip turns. The team meets on Mondays and Wednesdays from 5:00 to 5:45 pm. The swim club is open to youth ages 9 to 18, and is held at the Lawrence YMCA's Family Aquatic Center, 40 Lawrence Street. Contact Claudia Jin Soo Hoo, Aquatics Director, at 978-686-6191, ext. 26 for more information. Cost is \$10 for YMCA members and \$15 for non-members.

**When and Where is your next event?
Send it to us at calendar@rumbonews.com**

rumbonews.com

El objetivo es llenar toda la cuadrícula de 9x9 celdas sin repetir ninguna cifra en ninguna fila, columna o subcuadrícula de 3x3. Usa tu paciencia y dotes lógicas para resolver el Sudoku.

Busca los resultados en nuestra página de internet:
www.periodicorumbo.com

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DIFFICULTY: ★★☆

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Se Renta: Espacio comercial en el 466 de la calle Haverhill en Lawrence. Para más información llamar al (978) 682-3648.

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Esta pulsera era un regalo que Amber Apodaca recibió del centro donde ayudaba a adolescentes con problemas de drogas y alcohol. La tenía puesta cuando un chofer menor de edad borracho le quitó la vida

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Ad Council

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DETECTIVE

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VOLUNTARIOS

Elder Services of the Merrimack Valley, Inc.

Choices for a life long journey

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

NECESITAMOS VOLUNTARIOS PARA:

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

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

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

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

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

Do the Math!

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\$7.50

\$7.50

\$7.50

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.

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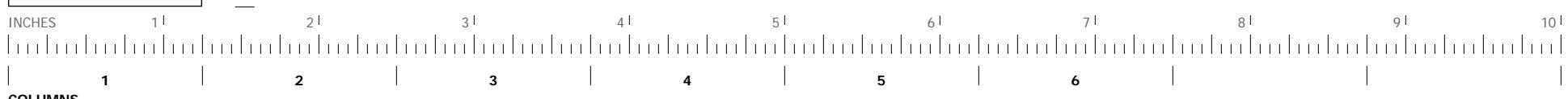
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Merrimack Valley Chamber of Commerce's SPRING EXPO NEW DATE AND LOCATION

The Expo which had been scheduled for April 2 will now be held on Wednesday, April 16 at Michael's Function Halls, Alpha and River Streets, Haverhill (the former Pat's Beef House where the Chamber held a number of successful expos in the past).

We will be notifying those who have already registered and a new expo flyer with the new date and location will be in this mailing.

I hope you can join us at the Spring Expo - April 16 either as an exhibitor, an attendee or at the timely and informative luncheon discussion featuring what many believe is one of the nation's most pressing question-immigration.

The Merrimack Valley Chamber of Commerce

SPRING INTO BUSINESS EXPO & JOB FAIR APRIL 16, 2008

Michael's Function Halls

Alpha/River Street, Route 110, Haverhill, MA

11:00 AM - 5:00 PM



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- Exotic Auto Show – New Auto Show
- Free Raffles and Door Prizes
- VIP Hot Expo Luncheon with VIP Guest Speaker
- Free Coffee & Refreshments During Exhibitor Set-Up
- Booth Sign with Company Name
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- Close of Show Marketing Mixer 5pm – 7pm (Free For Exhibitors)

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DORA: Dog

Breed: English Bulldog, American Bulldog[Mix] | Sex: Spayed Female | Age: Young | Size: Medium | ID: 178575



Hi my name is Dora, and I am at the shelter because there was not a lot of room for me in my last home, and they didn't have a lot of extra time to train me - and BOY could I use some training. I need a lot of work with learning my manners, not jumping on people, and not touching them with my mouth. Small animals and children would probably be too much for me, and I need to be the ONLY dog in the house. I need someone who has the time and the patience to work with me and help me to become the good dog that I know I can be. Please stop by the shelter and visit with me today!

SCAMP: Dog

Breed: Jack Russell Terrier | Sex: Neutered Male | Age: Young | Size: Small



Hi, my name is Scamp, and I am at the shelter because my family no longer had time to take care of me. I am a SUPER ACTIVE boy, who needs lots of time to run around and exercise. I am also very smart, and graduated from Basic and Better manners school here at the shelter. I would be a great dog to do fly ball or agility with, and I would love to live in a home that will continue with my training. Like most terriers, I would do better in a home with no cats, small animals, or little children. Older kids or an adult home is perfect! Please come down to the shelter and meet me today.

SNICKERS: Dog

Breed: Pit Bull Terrier, Boxer[Mix] | Sex: Spayed Female | Age: Young | Size: Medium



Hi, my name is Snickers, and I am at the shelter because my owners could not take proper care of me. I am a sweet, submissive girl, who would do best in an adult only home. I am a little shy at first, and very snuggly and affectionate once we are friends. I need some help working on housebreaking, but i should be fine once someone shows me the ropes. I know if you meet me you will fall in love!

HAPPY: Cat

Breed: Domestic Short Hair-black and white | Sex: Spayed Female | Age: Young | Size: Medium | ID: A162322



Happy is a healthy 4-year-old spayed female that was surrendered to our shelter way back in July of 2007. Happy was pregnant at the time and went to a foster home where she successfully delivered and raised a litter of four beautiful kittens. Happy's kids are grown and have moved on to (human) families of their own, leaving Happy as an empty-nester. She is a sweet and outgoing girl who is always looking for someone to scratch her back and give her some attention. Happy is spayed now and is looking forward to growing fat and - well, happy - in a home of her own. As her pictures suggest, Happy is somewhat camera-shy so her beauty couldn't be captured in full - you'll just have to come down to the shelter and see for yourself!

ISABELLE: Cat

Breed: Domestic Short Hair-black and white | Sex: Spayed Female | Age: Young | Size: Medium | ID: 167691



Hi! My name is Isabelle! I am a 3 year old pretty girl! I was found as a stray and was busy for awhile with my 8 beautiful kittens. They all found homes, and now I am looking for my own. I have been here since September, so I would definitely like to find a forever home soon! I am friendly, cuddly, and I enjoy touching noses with my human friends. If you would like to rub noses with me, come meet me in the cat colony room today!

PINOCCHIO: Cat

Breed: Domestic Long Hair - buff and white, Tiger[Mix] | Sex: Neutered Male | Age: Young | Size: Medium | ID: 179575



Are you looking for one cool kitty!? Then look no further! I am Pinocchio, a 1 year old who was found as a stray. I am affectionate, playful, and love to chase balls around the house. If you have room for me, I would love to make yours my forever home! Come meet me at the shelter today!

Angels for Animals

You can help an animal in need to find its forever home by donating to our Angels for Animals fund. All proceeds will go towards the medical costs of a dog, cat or small animal here at our shelter.

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

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