



Enero / January 15, 2014

EDICIÓN NO. 426
The BILINGUAL Newspaper of the Merrimack Valley

MSPCA's 11th Annual Spin for Animals Fundraiser- |22

(MA) Lawrence, Methuen, Haverhill, Andover, North Andover, Lowell
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Nueva era de Colaboración en Lawrence



New Era of Collaboration in Lawrence

Desde la Izquierda / From left: Vilma Lora, Director of Women's Services at YWCA of Greater Lawrence; Lawrence Mayor Daniel Rivera and Jessica Andors, Executive Director, Lawrence CommunityWorks, Inc. at the event.

Reconociendo un plan comunitario pionero para involucrar a las familias de Lawrence en el Plan de Reestructuración de las Escuelas, el Federal Reserve Bank of Boston ha otorgado \$700,000 al equipo de Lawrence CommunityWorks, las Escuelas Públicas de Lawrence (LPS) y una coalición de socios del sector público y privado.

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Recognizing a pioneering community-wide plan to engage Lawrence families in the Schools Turnaround, the Federal Reserve Bank of Boston awarded \$700,000 to the team of Lawrence CommunityWorks, the Lawrence Public Schools, and a coalition of public and private sector partners.

| 2

Declaración de Dan Rivera, alcalde y CEO de la Ciudad de Lawrence con respecto al incendio el lunes por la tarde:

"El incendio que destruyó a Merrimack Paper Co. se encuentra actualmente en las primeras etapas de la investigación. Los Departamentos de Bomberos y la Policía de Lawrence, junto al Servicio de Inspección están trabajando en estrecha colaboración con la Policía Estatal asignados a la Oficina del Jefe de Bomberos del Estado, así como a los inspectores estatales de edificios. Ellos están reuniendo información y realizando un examen de la escena, con un enfoque en la seguridad. Este fuego ha afectado a toda la comunidad como uno de nuestros monumentos históricos que se perdió en el incendio. Les agradezco a los valientes esfuerzos de los bomberos en Lawrence, así como las de los cuerpos de bomberos de otras ciudades que prestaron la tan necesitada ayuda mutua. No se dará a conocer información adicional hasta que se complete la investigación lo cual esperamos sea dentro de las próximas 48 horas."

Statement from Dan Rivera, mayor and CEO, City of Lawrence regarding Mill Fire on Monday Evening:

"The Merrimack Paper Co. mill fire is currently in the early stages of investigation. The Lawrence Fire, Police, and Inspectional Services Departments are working closely with State Police assigned to the Office of the State Fire Marshal, as well as State Building Inspectors. They are gathering information and conducting an examination of the scene, with a focus on safety. This fire has impacted the entire community as one of our historical landmarks was lost in the fire. I appreciate the courageous efforts of the Lawrence firefighters, as well as those of the surrounding community fire departments for providing much needed mutual aid. No further information will be released until this investigation is complete. We expect to complete the investigation within the next 48 hours."

Cuidando finanzas ajenas / Managing finances of others - Pg. 12

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"Working Cities" inicia nueva era de colaboración en Lawrence

Reconociendo un plan comunitario pionero para involucrar a las familias de Lawrence en el Plan de Reestructuración de las Escuelas, el Federal Reserve Bank of Boston ha otorgado hoy \$700,000 al equipo de Lawrence CommunityWorks, las Escuelas Públicas de Lawrence (LPS) y una coalición de socios del sector público y privado.

Fue el mayor otorgamiento de fondos concedido entre los 20 candidatos de la competencia Boston Fed's Working Cities Challenge, lo cual ayudará a lanzar el Lawrence Working Families Initiative (LWFI, por sus siglas en inglés). La Iniciativa de las Familias Trabajadoras de Lawrence es un emparejamiento sin precedentes entre LPS y los socios de la comunidad para abordar la conexión directa entre los desafíos económicos familiares y el éxito del estudiante.

"Este otorgamiento de fondos es un claro reconocimiento de que el ímpetu se está construyendo desde el interior para crear el Lawrence que todos queremos", dijo Jessica Andors, Directora Ejecutiva del Lawrence CommunityWorks, una corporación de desarrollo comunitario sin fines de lucro. "Todos nosotros - los padres, las escuelas, organizaciones no lucrativas, los empresarios, la ciudad - coinvertiremos este proyecto crítico de transformación."

Un total de 30 organizaciones no lucrativas, empresas y agencias públicas se unirán en un apoyo coordinado al esfuerzo del plan de reestructuración de las Escuelas Públicas de Lawrence, haciendo de las escuelas de la ciudad la piedra angular de una

nueva forma de conectar familias enteras tanto entre sí, y con las organizaciones y los recursos para ayudarles a lograr sus aspiraciones.

La iniciativa tendrá su sede en un nuevo Centro de Recursos para la Familia de las LPS y será administrada por Lawrence CommunityWorks con el apoyo cercano de LPS. Sus objetivos principales serán aumentar el empleo estable - con igual énfasis en las habilidades de trabajo y la colocación en puestos de empleos a través de una red de relaciones de empleadores - y el involucramiento de padres. Ambos objetivos son claves para, a largo plazo, cerrar la brecha en el rendimiento escolar y mejorar el futuro de los niños de Lawrence.

"Hemos sabido desde el principio que el reestructurar las Escuelas Públicas de Lawrence significaría la participación de toda la comunidad", dijo el Superintendente de las Escuelas Públicas de Lawrence Jeffrey C. Riley. "Eso es lo que hace que el Working Cities Challenge coincida perfectamente con el trabajo que estamos haciendo, y es la razón por la cual nos hemos comprometido como sistema escolar para apoyar la Iniciativa de las Familias Trabajadoras de Lawrence más allá de los años de su implementación inicial."

"Esta es la verdadera historia de Lawrence - la historia que no se ha

POR FAVOR VEA WORKING
CONTINÚA EN LA PÁGINA 5

LCW, Schools Team Up to Win Top Working Cities Grant

Recognizing a community-wide plan to serve Lawrence families in a way never before seen in the city, the Federal Reserve Bank of Boston today awarded \$700,000 to the team of Lawrence CommunityWorks, the Lawrence Public Schools, and a coalition of public and private sector partners.

It was the highest award given to any of the 20 applicants in the Boston Fed's Working Cities Challenge and will help launch the Lawrence Working Families Initiative (LWFI), an unprecedented pairing of the Lawrence Public Schools and community partners to address the direct connection between families' economic challenges and student success.

"This award is a clear recognition that momentum is building from within Lawrence to create the City we all want," said Jessica Andors, Director of Lawrence CommunityWorks, a nonprofit community development corporation. "All of us - parents, schools, nonprofits, employers, the City - are ready to co-invest in this crucial project of transformation."

A total of 28 nonprofits, businesses and public agencies will come together in coordinated support of the Lawrence Public Schools turnaround effort, making city schools the cornerstone of a new way to connect entire families both with each other, and the organizations and resources to help them realize their aspirations.

LWFI will be headquartered in a new LPS Family Resource Center and managed

by Lawrence CommunityWorks, with close support from LPS. Its primary emphasis will be increasing stable employment — with equal focus on job skills and placement through a network of employer relationships — and parental engagement, both long-term keys to closing the achievement gap and improving outcomes for Lawrence children.

"We've known from the outset that turning around the Lawrence Public Schools would mean engaging the entire community," said Lawrence Public Schools Receiver Jeffrey C. Riley. "That's what makes the Working Cities Challenge a perfect fit for the work we're doing, and why we've committed as a school system to supporting the Lawrence Working Families Initiative for years beyond the grant."

"This is the real story of Lawrence - the story that doesn't get told," said Mayor Daniel Rivera. "It's a story of partnership and tenacity that will overcome tough challenges. The City is delighted by this recognition, and we are ready to get to work."

In addition to Lawrence CommunityWorks and LPS, Lawrence Working Families Initiative community partners include:

Greater Lawrence Family Health

PLEASE SEE LCW
CONTINUES ON PAGE 5

EDITORIAL | EDITORIAL

¡Es bueno ser recordado!

La Ciudad de Haverhill designó la Cámara del Concejo de la ciudad con el nombre del amado ex Alcalde Theodore A. Pelosi Jr. colocando una placa con su foto afuera del recinto en un acto que tuvo lugar la noche del 14 de enero en el Ayuntamiento de Haverhill.

El Alcalde Fiorentini al hacer el anuncio, dijo, "el Alcalde Pelosi fue un gran estadounidense, un gran alcalde y un gran presidente del Concejo Municipal. Fue Presidente del Concejo por más tiempo que nadie en nuestra historia y me siento honrado de nombrar la Cámara del Concejo de la ciudad por él", y agregó: "Él fue el primer italo-americano en servir como alcalde de Haverhill," mostrando su orgullo italiano.

El ex alcalde James Rurak dicho que, "Nadie tenía más a la ciudad en el corazón que Ted Pelosi."

El ex alcalde Bill Ryan corrió contra Pelosi dos veces, pero nunca fue "personal". Él estuvo muy involucrado en el concejo y tenía opiniones fuertes. "Le gané una vez y él ganó una vez. Al final, Ted me dijo que estábamos parejos".

El ex alcalde John Guerin fue inspirado por él desde muy joven. "Era un gran hombre con quien trabajar. Él era la personificación de la dignidad. El estándar de oro del gobierno municipal".

El Presidente del Concejo John A. Mitchison dijo: "Debido a Ted Pelosi, Haverhill es hoy una mejor ciudad."

La ex Escribana de Haverhill, Barbara MacKinnon dijo simplemente: "Era un hombre gentil."

Pelosi fue Concejal de Haverhill durante 20 años, se desempeñó como Presidente por 10 y en 1988 fue elegido alcalde de Haverhill, donde se desempeñó durante seis años.

Cuando usted oye historias de los concejales, además de cuatro ex alcaldes de Haverhill elogiándolo como lo hicieron, usted tiene que admitir que era un ser humano excepcional, y como tal, elogios como estos son el mejor legado que un hombre puede pasar a su esposa, a sus hijos y conciudadanos.

Gracias, Alcalde Fiorentini. ¡Fue una maravillosa ceremonia!

It's good to be remembered!

The City of Haverhill named the City Council Chambers after beloved former Mayor Theodore A Pelosi Jr. by placing a plaque outside the Chambers in a ceremony held the evening of January 14th at Haverhill City Council Chambers.

Mayor James Fiorentini in making the announcement said that, "Mayor Pelosi was a great American, a great Mayor and a Great City Council President. He was City Council President longer than anyone in our history and I am honored to name the City Council Chambers after him." He added, "He was the first Italian American so serve as Mayor of Haverhill," showing his Italian pride.

Former Mayor James Rurak said that, "No one had more of the city at heart than Ted Pelosi."

Former Mayor Bill Ryan ran against Pelosi twice but it never was "Personal." He was very involved in the council and was very opinionated. "I won once and he won once. In the end, Ted told me that we were even."

Former Mayor John Guerin was inspired by him as a young person. "He was a great man to work with. He was the embodiment of dignity. The gold standard of municipal government."

Council President John A. Mitchison said, "Because of Ted Pelosi, Haverhill is a better place."

Former City Clerk, Barbara MacKinnon put it best: "He was a gentle man."

Pelosi was a Haverhill City Council for 20 years, served as President for 10 and in 1988 was elected Mayor of Haverhill, where he served for six years.

When you hear stories from city councilors besides four Haverhill former mayors praising him the way they did, you have to admit that he was an exceptional human being, and as such, praises like those are the best legacy any man can pass to his wife, children and community.

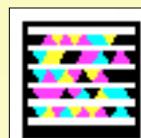
Thank you, Mayor Fiorentini. What a wonderful ceremony it was!

"A genuine leader is not a searcher for consensus, but a holder of consensus."

- Martin Luther King , Jr.

Rumbo

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POR DALIA DÍAZ
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■ READ IT IN ENGLISH ON PAGE 16

Desde Mi Esquina

Merrimack Paper Co.

Si bien es triste haber perdido a otro edificio histórico en Lawrence, tenemos que admitir que es algo bueno que el incendio lo haya destruido porque era una monstruosidad. Tal vez ahora algo beneficioso se podrá hacer por la ciudad.

Estoy incluyendo una gráfica con la historia de los pagos de impuestos de este dueño de la propiedad desde el 2002. Es difícil de entender que simplemente dejaron de pagar sus obligaciones sin ser llevado ante un juez o tener la propiedad adquirida por expropiación forzosa. En cambio, se le permitió la acumulación de más de \$5 millones en deuda.

Esto fue sólo una muestra de muchos propietarios y arrendadores de barrios marginales que eran negligentes en su compromiso y, finalmente, los edificios fueron consumidos por el fuego, adquirida por la ciudad en lugar de impuestos o simplemente demolidos para borrar la

cuenta pendiente - como ocurrió con dos edificios en Jackson St., junto al Río Spicket. Hoy en día es un terreno baldío, pero en 1996 había varias familias viviendo en esos hogares y tuvieron que mudarse para poder arrasarlos. El propietario, un ex concejal de la ciudad, debía alrededor de \$50,000 y decidió dárselos a la ciudad en vez de pagar.

A pesar de que el Representante Estatal José Santiago y el Presidente del Concejo Joseph Quartarone, dieron una batalla, la Alcaldesa Patricia Dowling insistió en la demolición de ellos en lugar de venderlos. No podíamos entender eso, tampoco.

Si un residente se atrasa con un recibo de agua, la ciudad tiene el derecho de sumar la factura a los impuestos a la propiedad, recibiendo más adelante lo endeudado. Si no pagan el impuesto a la propiedad, se puede colocar un gravamen sobre la propiedad y si quieren refinanciar o vender, la ciudad recibe su dinero. ¡Por supuesto, no va a ser por muchos años antes de que

tomen acción legal!

El Alcalde Dan Rivera tiene una oportunidad dorada para hacer algo grande. Eso es una propiedad envidiable junto al río que podría producir buenos ingresos fiscales.



El Seguro para Inquilinos está disponible para todo el que alquila un apartamento, una casa o un condominio. Un edificio puede ser dañado por un incendio o incluso un huracán, haciendo que los residentes tengan que mudarse temporalmente.

El seguro de propietarios no proporciona cobertura para las pertenencias del inquilino o la responsabilidad del arrendatario.

Una póliza de "inquilinos" proporciona cobertura valiosa porque:

1) Asegura los objetos personales que son propiedad de la persona o familia. Esto incluye artículos como muebles, ropa y electrónicos. Hay algunas limitaciones para el dinero en efectivo, joyas y otros artículos de esa especialidad. Cobertura adicional para la mayoría de estos objetos se puede agregar a una póliza básica.

2) Incluye "pérdida de uso"; lo que es el dinero para pagar por un hotel si hay un incendio y la familia no puede quedarse en su apartamento. Las compañías de seguros suelen ofrecer dinero de emergencia para comprar ropa y alimentos, así como la habitación del hotel. Usted debe proporcionar los recibos a la empresa por los gastos de emergencia que paga.

3) Incluye \$100,000 de cobertura de "Responsabilidad." Esta cobertura le protege si alguien (no residente) se lastima en su apartamento, si haces daño a alguien accidentalmente fuera de casa y le proporciona cobertura si usted tiene un animal que muere a alguien. Usted puede aumentar la cantidad.

La cantidad de seguro que usted compra debe ser suficiente para reemplazar todos los artículos de su propiedad en el apartamento. La cobertura de costo de reemplazo es muy importante y también debería incluirse.

Algunas tarifas anuales en Lawrence, incluyendo el "costo de reemplazo" son las siguientes:

Cobertura	Pérdida de uso	Responsabilidad	Prima Anual
\$6,000	\$1,800	\$100K	\$50
\$10,000	\$3,000	\$100K	\$61
\$15,000	\$4,500	\$100K	\$86
\$20,000	\$6,000	\$100K	\$113
\$25,000	\$7,500	\$100K	\$133

Todas las pólizas tienen limitaciones y exclusiones por lo que es importante discutir sus necesidades con su agente de seguros. Su póliza puede personalizarse para ofrecer la protección necesaria. Si usted tiene un negocio desde su casa también puede asegurarlo.

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ANUNCIO PAGADO

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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■ CONTINUA DE LA PAGINA 2

WORKING

contado," dijo el Alcalde Daniel Rivera. "Es una historia de colaboración y tenacidad que va a superar retos difíciles. La Ciudad está encantada con este reconocimiento, y estamos listos para comenzar a trabajar".

Además de Lawrence CommunityWorks y LPS, los socios de la Iniciativa de las Familias Trabajadoras de Lawrence incluyen: el Greater Lawrence Family Health Center; Greater Lawrence Community Action Council; Groundwork Lawrence; YWCA of Greater Lawrence; Family Services of the Merrimack Valley, Inc.; Lawrence History Center; COMPASS for kids; Merrimack Valley Workforce Investment Board y ValleyWorks Career Center; City of Lawrence Community Development Department; Northern Essex Community College; The Community Group; Neighborhood Legal Services, Lawrence Training School; Cambridge College; Merrimack Valley YMCA; Lawrence History Center; Solectria Renewables; Eastern Bank; Imagine That; Little Sprouts; Merrimack Valley Federal Credit Union; New Balance; TD Bank; The Stevens Foundations; the City of Lawrence Mayor's Health Task Force; Everett Mills; Greater Lawrence Technical School; y Lawrence General Hospital.

The Working Cities Challenge es un

esfuerzo innovador para apoyar a líderes que buscan colaborar con múltiples sectores para garantizar que las ciudades más pequeñas en Massachusetts sean lugares de oportunidades y prosperidad para todos sus habitantes. Esta competencia está dirigida por el Federal Reserve Bank of Boston, en asociación con líderes claves de los sectores público, privado y sin fines de lucro, incluyendo la fuente de financiación Living Cities, Mass Competitive Partnership, y el Estado de Massachusetts, que están contribuyendo con fondos para la iniciativa.

Durante los últimos seis meses, veinte pequeñas ciudades presentaron propuestas con el objetivo de fortalecer la infraestructura de liderazgo cívico y mejorar la calidad de vida de personas de bajos ingresos a través de impresionantes iniciativas de desarrollo comunitario intersectoriales. El mes pasado, un jurado compuesto por representantes de los sectores público, privado y los sectores sin fines de lucro hicieron su selección para el otorgamiento de fondos.

Para obtener más información sobre el Working Cities Challenge, visite <http://www.bostonfed.org/workingcities/> o póngase en contacto con Matt Campion (617-973-1476) o con Denae Thibault (617-973-3559) en el Boston Fed.



Lawrence Mayor Daniel Rivera chats with Jeffrey (Jeff) Fuhrer, Executive Vice President and Senior Policy Advisor at the Federal Reserve Bank of Boston, during the event.



Evelyn Friedman, Executive Director of Community Action Council listening to Jeffrey C. Riley, Superintendent/Receiver, Lawrence Public Schools at the FBB event.

■ CONTINUES FROM PAGE 2

LCW

Center; Greater Lawrence Community Action Council; Groundwork Lawrence; YWCA of Greater Lawrence; Family Service Inc.; Lawrence History Center; COMPASS for Kids; Merrimack Valley Workforce Investment Board and Valleyworks Career Center; City of Lawrence Community Development Department; Northern Essex Community College; The Community Group; Neighborhood Legal Services; Lawrence Training School; Cambridge College; Merrimack Valley YMCA; Lawrence History Center; Solectria Renewables; Eastern Bank; Imagine That; Little Sprouts; Merrimack Valley Federal Credit Union; New Balance; TD Bank; The Stevens Foundation; the Mayor's Health Task Force; Greater Lawrence Technical School; Lawrence General Hospital.

The Working Cities Challenge is a groundbreaking effort to support leaders who are reaching across sectors to ensure that smaller cities in Massachusetts are places of opportunity and prosperity for

all their residents. This competition is led by the Federal Reserve Bank of Boston, in partnership with key leaders in the public, private and non-profit sectors, including the Living Cities funder collaborative and the Mass Competitive Partnership and the Commonwealth of Massachusetts, which are contributing prize funds.

Over the past six months, twenty smaller cities submitted proposals with the goal of strengthening civic leadership infrastructure and improving the lives of low-income people through impressive cross-sector community development efforts. Last month, a jury made up of representatives from the public, private, and non-profit sectors made their selection for funding awards.

For more information on the Working Cities Challenge, visit <http://www.bostonfed.org/workingcities/> or contact Matt Campion (617-973-1476) or Denae Thibault (617-973-3559) at the Boston Fed.



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- Apoyar en el nuevo Centro Bariátrico y de Control de Peso
- Abrimos nuestro nuevo Centro Medico en Andover, asociado con Pentucket Medical
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Por favor, apóyenos hoy con una donación entrando a la página web www.lawrencegeneral.org/donate o enviando un cheque a la orden de "Lawrence General Hospital" a LGH, 1 General Street, PO Box 189, Lawrence, MA 01842-9987. O puede llamarnos al 978-946-8099.

Muchas Gracias por su consideración y su apoyo!

So good. So caring. So close.

NEWS & EVENTS IN HAVERHILL**City Council Chambers re-named after former mayor**

On Tuesday, January 14th, the Haverhill City Council Chambers was re-named the Theodore A. Pelosi, Jr. City Council Chambers. The Ceremony was held in front of the City Council Chambers. Mayor Fiorentini in making the announcement said that, "Mayor Pelosi was a great American, a great Mayor and a Great City Council President. He was City Council President longer than anyone in our history and I am honored to name the City Council Chambers after him."

Mayor Pelosi passed away in March of 2012. He was a lifelong resident of Haverhill, graduating from Haverhill High School in 1944. He went on to graduate from Mass Maritime Academy in 1946 as a battalion commander. After graduation, he joined the Navy and achieved the rank of lieutenant. He went to Boston College, graduating in 1952 with a degree in Economics and then to Boston College at night and received his MBA.

Mayor Pelosi worked for Western Electric for 30 years, retiring in 1982 as a quality control engineer. He summered on Cape Cod and was an adjunct professor in Economics at the University of Lowell. Mayor Pelosi was married for 60 years and had four children.

Mayor Pelosi was a Haverhill City Council for 20 years, served as President for 10 and in 1988 was elected Mayor of Haverhill, where he served for 6 years.



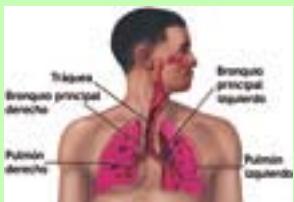
The Pelosi family, from left: Allison Moran Pelosi, Andrew Pelosi, Patricia Pelosi, Felice Beil Pelosi, Peter Beil, Claudia Pelosi Cuddy and Peter Cuddy.

Mayor Pelosi served the community in many capacities, he was on the Council of Aging Board, The Red Cross, Mass. Mayors' Association and the Bradford Historic Commission. He received numerous awards

from B'nai B'rith, Boy Scouts of America, the Salvation Army and he was the Mass. Maritime Alum of the Year.

Mayor Fiorentini stated: "I am honored to dedicate the chamber after Mayor Pelosi. He was a dedicated leader in our city and

a committed public servant. Mayor Pelosi served our community in many different capacities. He gave of himself to help others. Mayor Pelosi set the bar for future Mayors, his public service and dedication to our city will be remembered for ever."

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Los estudiantes deben tener 4 años de edad hasta el 1ro. de Septiembre del 2014, para ser elegibles para el Jardín de Infantes I. Las solicitudes están disponibles en las páginas electrónicas de las escuelas: www.ccdps.org, www.ccdpsgateway.org y www.ccdpswebster.org. Cada escuela tendrá únicamente solicitudes de su misma escuela.

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En 190 Hampshire St., Lawrence

Grados 2-8: Enero 30 del 2014
6:30-7:30 p.m.
En 73 Prospect St., Lawrence

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En el 190 Hampshire St., Lawrence

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978.771.0793
kallen@cdcpsgateway.org



9 Ballard Way, Lawrence

Grados K1-3 - 2014 - 2015

Casa Abierta:
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9 Ballard Way, Lawrence

Lotería:
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En el 190 Hampshire St., Lawrence

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Representante Marcos Devers anuncia \$100,000 para LGH

Los fondos de la Comisión de Políticas de Salud promoverán los cuidados de salud económicos, la calidad y la eficiencia en 28 comunidades de todo Massachusetts.

El Representante Estatal Marcos Devers (D-Lawrence) ha anunciado que la Comisión de Política de Salud de Massachusetts (HPC) ha otorgado al Hospital General de Lawrence un total de \$100,000. Esta inversión apoyará una evaluación de las necesidades de software para administrar la atención y permitir el flujo de información clínica entre el hospital y los proveedores basados en la comunidad para promover los objetivos de administrar la salud de la población, así como la planificación estratégica y operativa para las actividades relacionadas con la coordinación y las transiciones de la atención y el cuidado.

HPC, una agencia estatal independiente creada por la Legislatura a través de la ley de atención de la salud para contener los costos, Capítulo 224 de las Leyes de 2012, está haciendo aproximadamente \$10 millones disponibles para los 28 hospitales comunitarios de todo el estado a través de la Fase 1 del Programa de Inversión para la Aceleración, Revitalización y Transformación de Hospitales Comunitarios.

"Me siento orgulloso de haber votado a favor de esta ley de contención de costos que hizo posible que el Hospital General de Lawrence y otras comunidades", dijo el Representante Marcos Devers (D-Lawrence) Vicepresidente de la Comisión Mixta de Niños y Familias y Personas con Discapacidad. "Esta financiación hará posible que la aceleración, la revitalización y la inversión transformación en nuestro hospital se traducirá en un mejor servicio a la comunidad que lo rodea."

Este programa de cuatro años de duración es financiado tras de una evaluación de la industria por selectos proveedores y las aseguradoras, realiza inversiones para promover la coordinación de la atención, integración, avances



en la adopción de registros de salud e intercambio de información electrónica entre los proveedores, aumentar los métodos de pago alternativos y el cuidado responsable organizaciones, y mejorar la seguridad del paciente, el acceso a servicios de salud mental, y la coordinación entre los hospitales y los proveedores y organizaciones comunitarias.

"Estas dádivas muestran que el HPC se ha comprometido a colaborar con los hospitales de la comunidad de la región de Lawrence para lograr la contención de costos en el estado y los objetivos de mejora de calidad", dijo David Seltz, Director Ejecutivo de HPC. "Esperamos poder continuar este trabajo hasta que construyamos un sistema más coordinado y asequible de asistencia sanitaria en todos los rincones de Massachusetts."

Durante los próximos seis meses, HPC ayudará y supervisará las actividades de ejecución de estos hospitales. Evaluación integral y la responsabilidad son elementos fuertes del Programa de Inversión con el fin de evaluar los impactos de estas nuevas iniciativas de los costos de atención en salud y calidad. Este compromiso fortalecerá futuras fases del Programa, incluyendo la Fase 2 la cual se espera en la primavera de 2014.

Representative Marcos Devers announces \$100,000 for LGH

Funds from Health Policy Commission will promote health care affordability, quality, and efficiency in 28 communities across Massachusetts.

State Representative Marcos Devers (D-Lawrence) announced that the Massachusetts Health Policy Commission (HPC) has awarded Lawrence General Hospital a total of \$100,000. This investment will support a needs assessment of care management software for enabling clinical information flow between hospital and community-based providers to promote population health management goals as well as strategic and operational planning for activities related to care coordination and care transitions.

The HPC, an independent state agency created through the Legislature's landmark health care cost containment law, Chapter 224 of the Acts of 2012, is making approximately \$10 million available to 28 community hospitals across the Commonwealth through Phase 1 of the Community Hospital Acceleration, Revitalization, and Transformation (CHART) Investment Program.

"I am proud to have voted in support of landmark health care cost containment law that made possible for Lawrence General Hospital and other communities," said Representative Marcos Devers (D-Lawrence) Vice Chair of the Joint Committee on Children and Families and Persons with Disability. "This funding will make possible for acceleration, revitalization and transformation investment to our

hospital that will result in better service to our surrounding community."

CHART, a four-year program funded by an industry assessment of select providers and insurers, makes phased investments to promote care coordination, integration, and delivery transformations; advance electronic health records adoption and information exchange among providers; increase alternative payment methods and accountable care organizations; and enhance patient safety, access to behavioral health services, and coordination between hospitals and community-based providers and organizations.

"These awards show that the HPC is committed to partnering with the Lawrence region's community hospitals to achieve the Commonwealth's cost containment and quality improvement goals," said David Seltz, Executive Director of the HPC. "We look forward to continuing this work until we build a more coordinated and affordable health care system in all corners of Massachusetts."

Over the next six months, the HPC will support and monitor the implementation activities of CHART hospitals. Comprehensive evaluation and accountability are strong elements of the CHART Investment Program in order to assess these new initiatives' impacts on health care cost and quality. This engagement will strengthen future phases of the CHART Program, including Phase 2 expected in spring 2014.



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Bread & Roses Housing (BRH) is pleased to announce the opening of its application process for affordable home ownership. Please help us to get the word out by posting, publishing or announcing the following information:

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BRH is inviting families interested in purchasing a home to attend a workshop on the pre-approval process. Homes purchased through BRH will remain owner-occupied and affordable through all future sales and re-sales.

To receive information and to learn about how you can apply to be pre-approved you must attend a BRH seminar on

Wednesday, January 29, 2014 at 6 PM or Tuesday, February 11, 2014 at 6 PM

At the Lawrence Public Library - 51 Lawrence St.

Applications are only available by attending a BRH seminar.

¿Está interesado en comprar una casa económica?

Bread & Roses Housing está invitando a familias interesadas comprar una casa participar en un seminario para proceso de pre-aprobación con nuestro programa. Las casas deben permanecer ocupadas por su dueño y a un bajo costo para todas las futuras ventas y reventas de la misma.

Para recibir más información y una aplicación tiene que asistir a uno de nuestros seminarios el día

**Miercoles, Enero 29, 2014 a las 6 PM, o
Martes Febrero 11, 2014 a las 6 PM**

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Rivera Transition Team Submits Final Report to Mayor

Aggressive Timeline Met, More than 120 Contributors Involved

Mayor Dan Rivera's Transition Committee Co-Chairs Zoila Gomez and Maggie Super Church today announced the public release of their transition report to the new Mayor and his administration. To prepare this report, the Co-Chairs assembled ten volunteer committees to address the various functions of city government. Each committee met at least twice in November and December to discuss ideas, identify strategic objectives, and provide feedback about implementation. The report is intended to serve as a guide for the Mayor's first 100 days in office and beyond, offering a menu of ideas and suggestions for making Lawrence better. "This report represents the Transition Team's advice for the new administration about how City government, working closely with members of the community, can make Lawrence the best home and place to do business that it can be" said Super Church. The 76-page report was submitted to Mayor Rivera on January 3rd, his first full day in office. "Mayor Rivera asked us to complete the transition report by the inauguration in order to help his new administration hit the ground running. Thanks to the incredible work of so many volunteers and contributors, we were able to

complete the planning process and the report in just six weeks" said Super Church.

The transition process has created new opportunities for people who are living, working, investing, and raising families in the city to brainstorm, contribute their ideas, and be part of the change that Lawrence needs. "We are especially grateful to the 20 Committee Co-Chairs and more than 100 Committee members for participating in these conversations and bringing their expertise, knowledge, and love for the community to the transition process. Their enthusiasm and spirit was contagious. We also wish to thank all of the individuals who submitted ideas and opinions through the website" said Gomez. She continued "Throughout this process, people have come together in new ways, sending a message of unity and collaboration in a city that has long been viewed as divided."

In total, approximately 1000 volunteer hours have been dedicated to the development of the transition plan. Pro-bono support was also provided

PLEASE SEE **TRANSITION**
CONTINUES ON PAGE 14

Equipo de Transición a la Alcaldía de Rivera Presenta Informe Final al Alcalde

Meta agresiva lograda a tiempo con más de 120 colaboradores participando del proceso

El Comité de Transición del alcalde Dan Rivera y sus Co-Presidentes, Zoila Gómez y Maggie Super Church, anunciaron hoy la publicación de su informe de transición al nuevo alcalde y su gobierno. Para elaborar este informe, las Co-Presidentes convocaron reuniones con diez comités de voluntarios ensamblados para dar ideas de cómo hacer frente a las diversas funciones del gobierno de la ciudad. Cada comité se reunió por lo menos dos veces en noviembre y diciembre para discutir ideas, identificar los objetivos estratégicos y proporcionar información acerca de la implementación de los mismos. El informe tiene por objetivo servir de guía para los primeros 100 días de gobierno del Alcalde y su administración y mas allá, ofreciendo un menú de ideas y sugerencias para hacer a Lawrence mejor.

"Este informe representa el consejo del equipo de transición para la nueva administración sobre cómo el gobierno de la ciudad, en estrecha colaboración con los miembros de la comunidad, puede hacer de Lawrence el mejor lugar para vivir y hacer negocios," dijo Super Church. El informe de 76 páginas fue presentado al Alcalde Rivera el 3 de enero, su primer día en el cargo. "El alcalde Rivera nos pidió completar el informe de transición para la inauguración con el fin de ayudar a su nuevo gobierno a empezar en la mejor posición posible. Gracias a la increíble labor de tantos voluntarios y colaboradores, pudimos completar el proceso de planificación y el informe en solo seis semanas," dijo Super Church.

El proceso de transición ha creado nuevas oportunidades para las personas que viven, trabajan, invierten, y están criando sus hijos en la ciudad quienes pudieron contribuir y aportar sus ideas y ser parte del cambio que Lawrence necesita. "Estamos especialmente agradecidos de los 20 Co-Presidentes que encabezaron los 10 Comités y los más de 100 miembros que participaron de la conversación y contribuyeron

con sus experiencias, conocimiento y el amor por la comunidad durante el proceso de transición. Su entusiasmo y su espíritu fue contagioso. También queremos dar las gracias a todas las personas que han presentado sus ideas y opiniones a través de nuestra página web," dijo Gómez. Ella continuó diciendo "Este proceso ha permitido que las personas se hayan unido en nuevas formas, lo que ha enviado un mensaje de unidad y colaboración en una ciudad que durante mucho tiempo se ha percibido como dividida."

En total, se dedicaron alrededor de 1.000 horas de voluntariado para el desarrollo del plan de transición. Apoyo Pro-bono también fue proporcionado por el Edward J. Collins, Jr. Centro Para el Desarrollo Público de la Universidad de Massachusetts Boston. El informe final, junto con los documentos y fotografías de apoyo, se archivarán en el Lawrence History Center. "Me siento muy honrado por la cantidad de tiempo y energía invertidos en este proceso, y estoy entusiasmado con las ideas, sugerencias y metas forjadas por el equipo", dijo el alcalde Dan Rivera. "Sabemos que tenemos mucho trabajo por delante, pero este informe meticuloso y desinteresado nos da un buen número de lugares por donde empezar."

Los diez capítulos del informe de transición reflejan las diez áreas más importantes dedicadas al desarrollo de la ciudad. Cada capítulo incluye objetivos estratégicos e ideas innovadoras para cada área. Estos objetivos y las ideas fluctúan entre altamente específicas a ampliamente general, desde formas con posibilidad de alcance rápido, a objetivos de largo plazo, y de avances moderados en toda la ciudad hasta cambios que buscan cambiar el juego. El informe completo, que será traducido al español, se puede descargar desde la página de transición en la web:

<http://www.makelawrencebetter.com/transition/final-report>

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New courses at Middlesex Community College

MCC Offers Noncredit Courses to Upgrade Your Adobe Skills

Registration is still open for Middlesex Community College's noncredit course "Adobe Creative Suite." Students will gain a working knowledge of the latest computer-design software package, Adobe Creative Suite 6. Courses meet Thursday nights and begin Jan. 30.

This introductory program provides an overview of what graphic design is and its multi-faceted job market. Using Adobe Creative Suite 6, students will learn design methodology, problem-solving, the relationship of visual form to meaning, and typography and image relationships. Additional topics covered include, digital imaging with Photoshop and page layout with In-Design, and Illustrator.

Students will be inspired by great design examples and will be introduced to popular designer websites. At the end of the program, students will have completed a project for their portfolio.

MCC Offers Noncredit Digital Photography Certificate Program

Take your photography hobby to the next level with Middlesex Community College's noncredit Digital Photography Certificate. This program is designed to meet the needs of anyone interested in photography, portraiture, digital image-editing or selling photos or services on the web. Courses begin Tuesday Jan. 21, and include:

"Digital Photography I" (CAR 611 30)

– Using a combination of classroom instruction, one-on-one consultation, shooting assignments and critique, an expert digital photographer will guide students through the technical and artistic aspects of digital photography. Students need an SLR digital camera.

"Digital Photography II" (CAR 612 30)

– This class is a continuation of "Digital Photography I." Through assignments, critique and guidance students will work toward developing their own personal style of photography.

"Adobe Photoshop CS6" (CAR 610 80)

– Photoshop has become an essential tool for professional and amateur photographers. This course will cover batch processing images, advanced masking techniques, special effects and filters, High Dynamic Range Photography (HDR), and the current creative trend in image manipulation.

"Business of Photography" (CAR 615 30)

– Students will learn how to present, price and market their photography. Topics include: portfolio preparation, marketing, freelance photography, working for a photographer, and opening a photography studio.

MCC Offers New Courses for Spring

Registration is now open for spring-semester classes at Middlesex Community College. Classes begin Tuesday, Jan. 21, on

the Bedford and Lowell campuses, and online.

MCC is offering five new courses for the spring semester, including:

Contemporary Latin American History (HIST 132)

– This course traces the historical trajectory of the people of Latin America from the beginning of the 20th Century to the present. Students will be introduced to the rich history of Latin America, exploring the achievements of their people, and discussing the response of Latin Americans to the challenges of the world around them.

Intensive Academic Skills (ELL 095)

– This course provides English Language Learners intensive instruction in the critical thinking, reading and writing skills required in "English 101," "English Composition" and other credit-bearing courses. Coursework will emphasize independent reading of complex academic texts, critical response to ideas and information, and writing essays that integrate ideas and information from academic texts.

Intensive Language Skills (ELL 096)

– This course is designed for English Language Learners who have received education outside the U.S. and are ready to advance quickly to college-level work.

Principles of Fire and Emergency Services Safety and Survival (FPS 160)

– This course introduces the basic principles and history related to the national firefighter life safety initiatives, focusing on the need for cultural and behavior change throughout emergency services.

Massachusetts Poets (ENG 123) – This course offers a study of poetry penned in Massachusetts, including works by poets such as Bradstreet, Dickinson, Frost, Lowell, Kerouac and Plath among others. Special attention will be paid to the rise and function of the natural, social and cultural landscapes in nurturing, attracting or sustaining these poets.

Middlesex Offers Flexible Scheduling and Multiple Learning Options

Middlesex Community College's Flexible Studies course options provide an alternative learning environment to traditional classroom instruction. Spring semester courses begin Tuesday, Jan. 21, and it's not too late to register.

Students in MCC's Flexible Studies courses participate in creating their own learning experience based on their college readiness, interests and long-term goals. Students can select convenient class hours from many available course-meeting times, learn at their own pace by extending or accelerating their coursework, and can work one-on-one with instructors using a variety of learning tools.

The Flexible Studies format is adaptable to diverse learning styles, incorporating Web-based technologies, computer programs, audio-visual materials, and one-on-one or small-group instruction.

For more information about MCC's new course offerings, or for registration information, call 1-800-818-3434 or visit www.middlesex.mass.edu/

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POR ARTURO RAMO GARCÍA
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El Foro Independiente de Opinión es un grupo de profesionales (licenciados en Química, Medicina, Pedagogía, Ingeniero Agrónomo, Ingeniero de Caminos, Profesor Mercantil, Catedrático universitario, etc.)

Proyecto de la propia vida

Uno de los objetivos más destacados de los jóvenes es desarrollar la propia personalidad, ser uno mismo, ser libre y llevar a cabo su propio ideal de vida.

Dirigir la propia vida es proyectar la propia vida en sus distintos aspectos: trabajo, familia, amigos, cultura, tiempo libre, etc. Solo el hombre es capaz de idear y llevar a la práctica su propia existencia.

El proyecto de la propia vida ha de reunir dos condiciones: que respeta la dignidad de la persona y que tenga coherencia interna. Ha de recoger las aspiraciones más íntimas y nobles y ha de precisar qué es lo que quiere en la vida, sin dejarse llevar por lo que más le gusta, lo que desea o lo que le apetece en un momento determinado.

Algunos proyectos de vida implican compromisos para siempre, como el matrimonio o la entrega a Dios en el sacerdocio. Después de adquirir esos compromisos es necesaria la lealtad para mantenerlos a lo largo de la vida. Para ello se va a necesitar fortaleza y perseverancia, que suponen el ejercicio de la voluntad.

Para realizar el propio proyecto de vida hay que superar diversas dificultades. En muchos casos habrá que encontrar la forma de hacer frente a los gastos que se presentan; habrá que aprender a ahorrar el dinero ganado con el propio trabajo. Los padres y

profesores podrán orientar y ayudar en lo necesario, pero hacer que el chico tenga que esforzarse para encontrar, por si mismo, el dinero necesario.

Los hijos/alumnos necesitan orientación para formular un buen proyecto de vida, pero ellos han de ser capaces de resolver los problemas de su vida. Estos problemas suelen ser los siguientes: la elección de profesión; qué tipo de estudios hay que realizar (modalidad de bachillerato, facultad universitaria o rama de formación profesional); qué actividades va a hacer en el tiempo libre (deportes, diversiones); qué tipo de amigos prefiere; cómo colaborar con la familia; cómo vivir las relaciones sociales y con Dios.

Educar no es dirigir la vida de los jóvenes, sino más bien crear las condiciones propicias para que ellos se entrenen en la resolución de los problemas. Cuando los chicos no saben salir adelante en sus problemas tienen el riesgo de ser personas inadaptadas para la vida adulta.

Es interesante proponer a los jóvenes que piensen en proyectos a corto y a largo plazo, como proyectos de estudio, de trabajo, de uso del tiempo libre, de formación cristiana, etc. y darles las oportunidades para resolver por sí mismos los problemas que vayan surgiendo.

One of the most important objectives is to develop young people's personality, to be themselves, be free and pursue their own ideal of life.

Directing the project of life is life itself in its various aspects: work, family, friends, culture, leisure, etc. Only man is able to devise and implement their own existence.

The life project has to meet two conditions: that it respects the dignity of the individual and it is internally consistent. It must pick the most intimate and noble aspirations and has to be specific about what you want in life, unencumbered by what you like, what you desire or what you fancy at a given moment.

Some projects involve commitments for life, like marriage or commitment to God in the priesthood. After acquiring these commitments loyalty is necessary to keep them throughout life. This is going to need strength and perseverance, which involve the exercise of will.

To own life project must overcome various difficulties. In many cases we will have to find ways to cope with the costs that arise, we must learn to save money earned through our own work. Parents and

teachers can guide and help you in whatever you need, but make the child strive to find, by him or herself, the money needed.

Children/students need guidance to formulate a good plan of life, but they have to be able to solve the problems of their own life. These problems are usually the following: the choice of profession, what type of studies must be performed (type of school, college or university faculty or professional training); what activities to do in their free time (sports, entertainment), what kind of friends are preferable - how to work with the family; how to live with God and social relationships.

Education is not directing the lives of young people, but rather to create the conditions for which they are trained in problem solving. When children do not know how to solve their problems they are at risk of being unsuitable people for adult life.

It is interesting to propose to young people who think about short- and long-term projects such as study, work, use of free time, Christian formation, etc. and give them the opportunity to solve their own problems as they arise.

Project life

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La Ciudad de Lawrence, a través de su Departamento de Desarrollo Comunitario, llevará a cabo audiencias públicas y un Taller sobre el uso de aproximadamente \$2 millones en fondos federales de Community Development Block Grant (CDBG) y fondos del programa HOME de subvención disponible alrededor del 1ro de julio, 2014.

La ciudad está solicitando propuestas para el AÑO FISCAL 2015 financiada por CDBG. En la Audiencia Pública el 15 de enero 2014 se revisará los logros de los programas y proyectos que recibieron financiación en el año anterior, y proporcionará información sobre los fondos del CDBG para el próximo año. En el Taller de CDBG se explicará el proceso de solicitud de fondos CDBG FY2015. Las audiencias y talleres son totalmente accesibles y abiertos a todos.

Las personas que requieran traducción al español o lenguaje por señas en inglés, deben ponerse en contacto con esta oficina antes de las reuniones llamando al (978) 620-3510.

La asistencia técnica en la preparación de sus propuestas estará disponible bajo petición. Los materiales de inscripción estarán disponibles el miércoles, 15 de enero del 2014 en el Departamento de Desarrollo Comunitario, 225 Essex Street, Lawrence, MA 01840 después de 9 de la mañana y durante la Audiencia Pública el miércoles 15 de enero del 2014 en la Lawrence Public Library, en el 51 de la calle Lawrence, Lawrence, MA entre las horas de 6 a 7:30 PM. Habrá copias electrónicas disponibles en la página de la ciudad en el internet www.cityoflawrence.com.

Las solicitudes una vez completadas deberán ser recibidas en del Departamento de Desarrollo Comunitario de la Ciudad de Lawrence a más tardar el viernes 14 de febrero del 2014 a las 3:00 PM. Debajo están las reuniones relacionadas con el Proceso del RFP.

Fecha	Evento	Lugar
Miércoles, 15 de enero del 2014 6:00-7:30 pm	Audiencia Pública	Lawrence Public Library 51 de la calle Lawrence
Jueves, 30 de enero del 2014 6:00-7:30 pm	Taller CDBG	Lawrence Public Library 51 de la calle Lawrence
Miércoles, 26 febrero del 2014 6:00-9:00 pm	Audiencia Pública Presentaciones de los Solicitantes	Lawrence Public Library 51 de la calle Lawrence
Alcalde Dan Rivera		

**ANNOUNCEMENT OF PUBLIC HEARING
and Request for Proposals (RFP)
City of Lawrence
FY 2015 Action Plan and COMMUNITY DEVELOPMENT
BLOCK GRANT (CDBG) and HOME Programs**

The City of Lawrence, through its Community Development Department, will conduct Public Hearings and a Workshop regarding the development of the Annual Action Plan and the use of approximately \$2 million in Federal Community Development Block Grant (CDBG) and HOME grant funds available on or about July 1, 2014. The actual amount will depend on Congressional appropriations.

The City is soliciting applications for Fiscal Year 2015 CDBG funding. A Public Hearing on Wednesday, January 15, 2014 will review the accomplishments of programs receiving funding in the current year, solicit ideas and recommendations for priorities in the new Action Plan, and provide information on the CDBG funding and application process for the upcoming year. A Workshop on January 30, 2014 will answer questions and assist applicants with their applications. A public hearing on February 26, 2014 will be for applicant presentations to the Community Development Advisory Board.

The hearings and workshops are fully accessible and open to all. Individuals requiring Spanish translation or American sign interpreters are asked to contact the office at (978) 620-3510 prior to the meetings.

Application materials will be available on Wednesday, January 15, 2014 at the Community Development Department, 225 Essex Street, Lawrence, MA 01840 after 9a.m. and at the Public Hearing on Wednesday, January 15, 2014 at the Lawrence Public Library, 51 Lawrence Street, Lawrence, MA between the hours of 6:00-7:30 p.m. Electronic copies are available on the city's website at www.cityoflawrence.com.

Completed applications must be received at the City of Lawrence Community Development Department no later than Friday, February 14, 2014 by 3:00 p.m. Below is the schedule of 3 meetings related to the RFP process.

Date	Event	Location
Wednesday, January 15, 2014 6:00 -7:30 p.m.	Public Hearing Accomplishments/Process	Lawrence Public Library 51 Lawrence Street
Thursday, January 30, 2014 6:00 -7:30 p.m.	CDBG Workshop Applicant Assistance	Lawrence Public Library 51 Lawrence Street
Wednesday, February 26, 2014 6:00 -9:00 p.m.	Public Hearing Presentations by Applicants	Lawrence Public Library 51 Lawrence Street
Dan Rivera, Mayor		

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Cuestionel Prácticas de Dinero

Guía para manejar las finanzas de otro

POR/BY JASON ALDERMAN



Cualquiera que haya tenido que hacerse cargo alguna vez de las finanzas personales de sus padres o de otra persona puede dar fe de la enorme responsabilidad que esto implica. Más que enorme, yo diría que es aterradora.

Sabiendo que millones de estadounidenses actúan como fiduciarios (es decir, manejan dinero o bienes) de sus seres queridos, por lo general sin capacitación formal ni experiencia, la Oficina de Protección Financiera del Consumidor (CFPB, por sus siglas en inglés) ha creado cuatro guías sencillas para los encargados de manejar el dinero de otros (en www.consumerfinance.gov).

El Director de la CFPB, Richard Cordray, indica que hay 50 millones de estadounidenses ancianos y millones de personas que nacieron en la posguerra y ya están cerca de la ancianidad. Unas 22 millones de personas mayores de 60 años ya le han otorgado un poder a alguien para que se encarguen de sus cuestiones financieras, y millones de otras personas —incluyendo a adultos jóvenes discapacitados— tienen curadores designados por un juez u otros fiduciarios. "Para proteger a nuestros mayores, debemos educar a la generación que los cuida", explica.

A veces, eso implica conocer mejor los productos y servicios financieros que

se ofrecen a las personas mayores para ayudarlas a tomar decisiones informadas. Pero a menudo son quienes los cuidan los que deben tomar decisiones críticas, ya sea porque tienen un poder de un parent con Alzheimer o porque se les ha pedido manejar los beneficios del Seguro Social de algún amigo discapacitado.

Las guías de la CFPB están dirigidas a personas que actúen como fiduciarios de cuatro formas diferentes:

- * Alguien le ha otorgado un "poder" para tomar decisiones con respecto al dinero y los bienes en nombre de esa persona.
- * "Curador por designación judicial", cuando un tribunal lo designa curador del dinero y los bienes de una persona que no puede manejarlos por sí mismo.

- * Se lo nombra "fiduciario" en virtud de un fideicomiso revocable de otra persona y se le otorga el poder de tomar decisiones sobre los bienes de esa persona.
- * "Fiduciario designado por el gobierno", cuando el gobierno lo designa para manejar los beneficios del Seguro Social o de la Administración de Veteranos de otra persona.

La CFPB cita cuatro responsabilidades principales de los fiduciarios:

- * Actuar en pos de los intereses de la

persona. Por ejemplo, un fiduciario no debería prestar ni dar el dinero de la persona a otros ni quedárselo para sí mismo, y debería evitar otros conflictos de intereses. Las guías dan ejemplos de acciones que podrían dar lugar a conflictos.

- * Manejar el dinero y los bienes con responsabilidad. Esto incluye pagar las cuentas en término, proteger los fondos no gastados, invertir prudentemente y llevar una lista de todo el dinero, bienes y deudas.

- * Mantener su dinero por separado. Esto significa pagar los gastos de la otra persona con el dinero de esa persona y evitar tener cuentas conjuntas.

- * Llevar registros claros: Hacer listas detalladas del dinero recibido o gastado en nombre de la otra persona, evitar pagar en efectivo para tener un registro de las compras, y guardar todos los recibos.

Las guías explican a los encargados sus responsabilidades como fiduciarios y

les dan ideas prácticas de cómo manejar el dinero, como los tipos de registros que deberían llevar, cómo interactuar con los bancos y demás profesionales en nombre de la otra persona, y sugerencias para evitar conflictos con los miembros de la familia y los amigos que no estén de acuerdo con sus acciones.

También ofrecen consejos para detectar la explotación financiera y evitar los engaños. Como destaca Cordray, las personas mayores "suelen ser un blanco atractivo porque, por lo general, tienen valores tangibles, ya sean ahorros jubilatorios o capital inmobiliario, y pueden estar solos o ser más susceptibles a ser engañados por un depredador disfrazado".

En resumen: Los fiduciarios deben ser confiables, honestos y actuar de buena fe. Si usted no cumple con estas condiciones, podría ser apartado de su rol, demandado, obligado a reponer el dinero malgastado o, posiblemente, ir preso. Por eso es importante asegurarse de estar calificado antes de aceptar la responsabilidad de cuidar las finanzas de otra persona.

Practical Money Skills

A guide to managing someone else's finances

By Jason Alderman

Anyone who's ever been asked to step in and manage their parents' or someone else's personal finances can tell you that it's an awesome responsibility — and by "awesome," I don't mean "totally cool." It's more like "inspiring an overwhelming feeling of fear." (Thank you, Dictionary.com.)

In recognition that millions of Americans act as fiduciaries (i.e., manage money or property) for loved ones, often with no formal training or expertise, the Consumer Financial Protection Bureau (CFPB) has created four, easy-to-understand caregiver guides called "Managing Someone Else's Money" (at www.consumerfinance.gov.)

CFPB Director Richard Cordray notes that there are 50 million older Americans — and millions of aging baby boomers are rapidly approaching retirement. Some 22 million people over 60 have already given someone power of attorney to make their financial decisions, and millions of others — including younger disabled adults — have court-appointed guardians or other fiduciaries. "In order to protect our seniors, we must educate the caregiver generation," he explains.

Sometimes that means learning more about the financial products and services available to seniors to help them make informed choices. But often, it's the caregivers themselves who must make critical decisions — whether they've got power of attorney for a parent with Alzheimer's or have been tapped to manage Social Security benefits for a disabled friend.

The CFPB guides are geared toward people in four different fiduciary capacities:

Someone has granted you "power of attorney" to make money and property decisions on his or her behalf.

"Court-appointed guardian," where a court appoints you guardian over a person's money and property when they can't manage it themselves.

You're named as "trustee" under someone's revocable living trust and have decision-making powers over the trust's assets.

"Government fiduciary," where you've been appointed by the government to manage someone's Social Security or Veterans Administration income benefits.

The CFPB cites four main responsibilities for fiduciaries:

- Act in the person's best interest. For example, a fiduciary shouldn't loan or give the person's money to themselves or others and should avoid other conflicts of interest. The guides provide examples of actions that may pose conflicts.

- Manage money and property carefully. This includes paying bills on time, protecting unspent funds, investing carefully, and maintaining a list of all monies, properties and debts.

- Keep your money and property

FINANCES
CONTINUES ON PAGE 18

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News from Northern Essex Community College

NECC Grows Computer Science Options in Lawrence

Northern Essex Community College's expansion in Lawrence is good news for local residents interested in careers in high demand computer fields.

Beginning this semester, the college will have two new computer labs equipped with the latest technology in the college's newly renovated 420 Common Street building.

"Before this semester, we've only been able to offer a limited number of introductory computer courses in Lawrence," said Shar Wolff, assistant dean of technology, arts, and professional studies.

The two new labs will allow the college to expand and offer courses in subjects such as networking, security, programming, and help desk.

"We're focusing on hot job skills," said Russ Gouveia of the computer science faculty. "Our help desk certificate graduates, for example, have their pick of jobs with pay starting at \$35,000 and increasing to \$55,000 or \$60,000 within five years."

Higher level computer courses like data management, information security, and introduction to operating systems are available in Lawrence during the spring semester which begins Jan. 22. For the first time, the college will also have a full-time computer science faculty presence in Lawrence along with computer science tutoring and open labs. In the future, the college hopes to offer computer science certificates and degrees that can be completed in Lawrence without having to travel to the Haverhill Campus. The college is also planning to add industry certification training in networks and computer security.

"We want to work very closely with area employers to place interns and graduates," said Gouveia. "We're also looking for employer input as we develop the courses and programs that will be available in Lawrence."

The college will invite the Lawrence community, including public school students, to experiment with some of the high tech equipment now available in Lawrence. "This semester, we are planning to have regular "high tech petting zoos" where we

introduce new tech toys such as robots, micro-computers, and wearable computers. Our students and the community can come in and experiment with some very cool cutting edge equipment."

In addition to the newly renovated 420 Common Street Building, which will feature an Eastern Bank branch, a café, and a bookstore on the first floor, the college will open the Dr. Ibrahim El-Hefni Allied Health & Technology Center in Lawrence this semester. The 44,000 square foot facility will feature a Health Education Simulation Center, where health care students will receive hands-on experience in simulated environments such as a hospital intensive care unit, a trauma room, an acute care hospital room, an apartment, an ambulance, and a doctor's office. The building will also include classrooms and computer labs and a Career Planning and Advising Center where students will receive academic and career counseling. The building will be open for classes Jan. 22 but the Career Planning and Advising Center will open later in the semester.

While the college is expanding its computer science programs in Lawrence, the programs will continue to be available at the Haverhill Campus. "This is a computer science program that will live in both places," said Gouveia.

Northern Essex offers three associate degrees and seven certificates in computer science that prepare students for transfer to a four-year college or university and/or immediate employment. Computer & Information Sciences Associate Degrees include Applications, Computer Science Transfer or Information Technology. Certificates include Computer Applications, Computer Forensics Basic, Computer Networking, Computer Security, Help Desk, Information Technology Fluency, and Web Design.

For additional information on NECC computer science courses and programs, contact Russ Gouveia, rgouveia@necc.mass.edu, or enrollment services at, 978 556-3700, admissions@necc.mass.edu



Abraham Batista, a 2007 graduate of Lawrence High School, received his certificate in computer information technology from Northern Essex in 2011 and is now working in his field and continuing his studies at UMass Lowell. Northern Essex is expanding computer science options in Lawrence, starting this semester, which begins Jan. 22.

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Haverhill High School's Early College Program Triples in Size in One Year

Haverhill High School's Early College Program, a partnership with Northern Essex Community College, has more than tripled in size since it was started last fall.

Students in the program take college courses at the high school taught by Northern Essex faculty, and they earn honors level high school credit and college credit.

The program started with 19 students and there are currently 73 students: 43 sophomores, 21 juniors, and nine seniors.

"This program is a terrific opportunity for our students, and we're thrilled with the initial results," said Stacey O'Brien, Haverhill High School guidance counselor and Early College Program coordinator. "Thanks to the rigorous, college-level curriculum; students in the Early College Program will be well prepared to succeed in college when they graduate from Haverhill High School."

Early College Programs are designed to raise college readiness skills and college completion rates, according to Lori Weir, Northern Essex's director of PK-12

partnerships. "We want to raise the bar for students who might not have college on their radar. The hope is that students who participate in the program will graduate from high school better prepared for college and will be more likely to attend college and graduate on time."

The Early College Program targets student in the middle of the pack academically. Students interested in the program are assessed for reading and writing. If they don't assess into college level courses, they are encouraged to take a college writing course which will help them develop their skills.

Sophomores start the program taking three college courses-US History 1, American Literature 1, and College Success Seminar, which focuses on how to be a self-directed student and how to read and write at the college level. Students in the program will continue to take courses for college credit throughout high school and will graduate from high school with up to 27 credits which is almost a full year of college. The credits earned from Northern

Essex are transferable to other colleges and universities.

"There's lots of support in this program," said O'Brien. "The faculty is wonderful, and the students have become a family: they take care of one another."

Haverhill's Early College Program is modeled after a successful program which

was launched at Amesbury High School in the fall of 2009.

Parents and students interested in learning more about Haverhill High School's Early College Program, can contact O'Brien at 978 374-5700, ext. 1127, or saobrien@haverhill-ps.org.

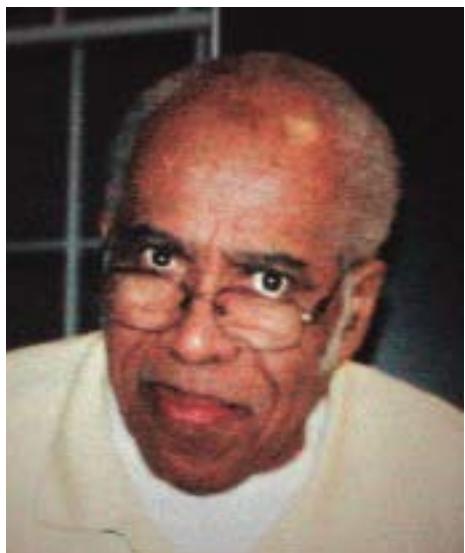
Cronología / Obituaries

José T. Richardson Saviñón, nació el 2 de febrero de 1938 en su amada República Dominicana. Falleció el 8 de enero de 2014, a la edad de 75 años, en el Bronx, New York.

José deja a sus hijos, George, Allison y Yasmín Richardson; esposa, Ramona Carvajal; nietos, Corally, Kiara, Leslie, Destiny y George Iker, así como su biznieto Aden. El era hermano de Juan "Momón" (fallecido), Tomás, Felipe, Catalina "China", Enrique "Lelo", Angela, Luisa, Serapio "Apo" y Jorge. José fue padre de crianza de sus hijos Carmen (fallecida), Alfonso, Soraida y Dilcia.

También deja a sus hijos políticos: Itziar y Juan, comadres, Librado-Chichi (fallecido), Aurora, Nelo, Mamaña, Juan Troncoso, Manuel (fallecido) y Elena; así como sus amigos, vecinos y relacionados, quienes dejan constancia de su genuino afecto por José.

La ceremonia con Misa de Cuerpo Presente fue celebrada el 15 de enero en la iglesia Our Lady of Angels Parish (New



York). José recibirá agrada sepultura el 17 de enero en el Panteón de la Familia Carvajal-Richardson en Santo Domingo, República Dominicana.

Lea más detalles: <http://www.somospatria.org/products/jose-richardson-un-hombre-de-los-demas/>

Richard L. Benjamin

SOUTH LAWRENCE — Richard L. Benjamin, 75, a lifelong resident of South Lawrence, passed away, Thursday, January 9, 2014 at Beth Israel Deaconess Medical Center after a period of declining health.

He was the widower of the late Lourdes S. Montero, his beloved wife of 35 years.

A native of this city, he was educated in Lawrence schools and attended Lawrence High School.

Mr. Benjamin was employed with the International Brotherhood of Electrical Workers Local 326 for 25 years supporting line crews as a groundman and truck driver.

He was a great Boston sports fan and enjoyed fishing, cooking and baking.

Family members include two brothers, Frank M. Benjamin of Methuen, John Benjamin and his wife Bette of Delray Beach, FL; nephews, Thomas Benjamin of Las Vegas, NV and William Benjamin of Hampstead, NH; nieces, Patricia Maloney of Salem, NH, Julie Lago of NH; stepson, Eddy Nolasco; grandson, Damian; granddaughter, Selina.

Arrangements: Funeral from The Diaz-Healy Funeral Home, 107 South Broadway, Opposite St. Patrick Church, South Lawrence.

Memorial calling hours, Thursday, Jan. 16, from 5 to 8 PM. Relatives and friends are respectfully invited to attend.

If you need a ride to the services, call us at (978) 685-5732. Condolences may be registered at www.diazhealyfuneralhome.com

CONTINUES FROM PAGE 8

TRANSITION

by the Edward J. Collins, Jr. Center for Public Management at the University of Massachusetts Boston. The final report, along with supporting documents and photographs, will be archived at the Lawrence History Center. "I am humbled by the amount of time and energy invested in this process, and I am excited about the ideas, suggestions and roadmaps the team put forth," said Mayor Dan Rivera. "We know we have a lot of work ahead of us, but this thorough and thoughtful report gives us a number of good places to start."

The ten chapters of the transition report reflect the ten broad topic areas addressed by the Committees. Each chapter includes strategic objectives and innovative ideas for the topic. These objectives and ideas range from highly specific to broad and overarching, from quickly achievable to long-term goals, and from moderate advances to citywide game-changers. The full report, which will be translated into Spanish as well, can be downloaded from the transition website at: <http://www.makelawrencebetter.com/transition/final-report>

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MR. B'S SPORT STORIES

BY FRANK BENJAMIN

O'Sullivan Park Gang of 1953

In the hot muggy days of the summer you could always find something to do and some pals at the local ball fields. In August of 1953 such a group was beating the heat at O'Sullivan Park located on Water St. where the Boys Club stands today. It had been the home field for the Lawrence Millionaires of the now defunct New England league and also the home field of both Lawrence High and Central Catholic baseball.

During the summer days it was used as a playground and many young athletes of the day would congregate for both playground league games and usually in the morning and in the afternoon they would be some pickup games. The accompanied picture features a group that played in both sessions.

Jackie Scannell came from the Essex Projects and later retired from the Lawrence Fire Department. John Brown also came from near the projects I think Winter St.

George Janco and Bob Bouchard came from the Oxford St. area and so did Kenny West. Tinny Donahue came from the projects and later became a big time jockey and rode many races at Rockingham Park.

Jason Murphy also came from the Oxford St./Winter St. area; he later became a speedy running back for the great state championship football teams at Lawrence High School. When LHS was selected to play in Miami in the 50s, Coach Ed Buckley threatened to pull his team out of the game when the officials wouldn't let Jason who



Front row, left to right: John Scannell, John Brown, George Janco, Robert Bouchard, Marie Gagnon, Kenneth West, Timothy Donahue, Jason Murphy, Arthur Dennis. Back row: George Maroun, Robert Dion, Gerald Guertin, Donald Linehan, and Albert Nassar.

was black, eat or stay at the team's hotel. Buckley showed his Marine toughness and won his argument and Jason was not put into any other situations. Buckley simply said Jason is on my team and if he is punished for being black then my team is out of here and headed back to Mass. Buckley's light never shone brighter.

Bobby Dion who later became a great ten pin bowler was at O'Sully and so were Jerry Guertin and Don Linehan from the projects. Don died at a much too early age

and as a catcher in baseball he played and starred for LHS; he also played and caught for me in fast pitch softball and was a big time local bowler. All this with one eye!

George Maroun was one of the LHS all time stars a 3 spoiler. His talents got him to Michigan State and later the LHS Hall of Fame. He still lives in the area and once, while playing football at the Lawrence Stadium (I think it was against Beverly) he came running to his coach on the sidelines and said, "Here, hold these." It was his three front teeth that had just been knocked out. How tough was that?

Al Nassar later became a baseball player at LHS.

The young girl in the picture is Marie Gosselin, the former City councilor; she was Gagnon in those days, and a real good female athlete. She played softball and baseball, became a very good ten pin bowler, and a real good golfer. There wasn't many scholarships for girls in 1953 but if they had been, chances out I'm sure she could've had many offers.

This was the O'Sullivan Park Gang of 1953 and featured some real strong players.

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BY DALIA DÍAZ
daliadiaz@rumbonews.com

LÉALO EN ESPAÑOL EN LA PÁGINA 4



From My Corner

Merrimack Paper Co.

While it is sad having lost another historical building in Lawrence, we must admit that it was a good thing that the fire destroyed it because it was an eyesore. Perhaps now something beneficial could be done for the city.

I am including a chart with the history of tax payments from this property owner since 2002. It is difficult to understand that they simply stopped paying their obligations without being taken before a judge or have the property taken over by eminent domain. Instead, it was allowed to accumulate over \$5 million in debt.

This was just a sample of many property owners and slum landlords who were negligent on their commitment and eventually the buildings were consumed by fire, taken over by the city in lieu of taxes or just demolished to erase the pending

bill – as it happened on two buildings on Jackson St., by the Spicket River. Today it is an empty lot but in 1996 there were several families living on those homes and they had to move out in order to raze them. The owner, a former city councilor, owed around \$50,000 and decided giving them to the city instead of paying.

Even though State Representative Jose Santiago and City Council President Joseph Quartarone put up a fight, Mayor Dowling insisted in demolishing them rather than sell them. We could not understand that, either.

If a resident falls behind with a water bill, the city has the right to attach it to the property tax bill thus collecting eventually. If they don't pay the property tax, they can place a lien on the property and if they want to refinance or sell the property, the city gets paid. Of course, it will not be for those many years before they take legal action!

Mayor Dan Rivera has a golden opportunity now to do something great. That's a choice property by the river that could produce tax revenue.

LETTERS TO THE EDITOR



RUMBO
60 Island Street, Suite 211E
Lawrence MA 01840
Email: rumbo@rumbonews.com

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



Renters Insurance is available to everyone who rents an apartment, a home or a condominium. A building can be damaged by a fire or even a hurricane, causing the residents to have to move out temporarily. The owners insurance does not provide any coverage for the renter's belongings or the renter's liability.

A "Renters" policy provides valuable coverage because it:

1) Insures the personal items that are owned by the individual or family. This includes items like furniture, clothing and electronics. There are some limitations for cash, jewelry and other specialty items. Extra coverage for most of these items can be added to a basic policy.

2) It includes "Loss of Use"; which is money to pay for a hotel if there is a fire and the family cannot stay in their apartment. The insurance company will usually provide emergency money to buy clothing and food as well as the hotel room. You must provide your receipts to the company for any emergency expenses you pay.

3) It includes \$100,000 "Liability" coverage. This coverage protects you if someone (not a resident) gets hurt in your apartment, if you accidentally hurt someone away from home and it provides coverage if you have an animal that bites someone. You can increase the amount.

The amount of insurance you buy should be enough to replace all the items you own in the apartment. Replacement Cost Coverage is very important and should also be included.

Some one-year rates in Lawrence, including "replacement cost" are as follows:

	Loss of Use	Annual Liability Premium
Coverage		
\$ 6,000	\$1,800	\$100K \$ 50
\$10,000	\$3,000	\$100K \$ 61
\$15,000	\$4,500	\$100K \$ 86
\$20,000	\$6,000	\$100K \$113
\$25,000	\$7,500	\$100K \$133

All policies have limitations and exclusions so it is important to discuss your needs with your insurance agent. Your policy can be customized to provide the protection you need. If you run a business from your home you can also insure it.

Purchasing renters insurance is a way to protect your family from financial ruin.

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Nancy Greenwood
Ronald Briggs

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ADDRESS	MAP/LOT	Lot Size (Sq. ft)	Assessed Value	FISCAL YEAR	ORIG. RE TAX	INTEREST	INT2TAKING	DEMAND	DUE NOW
7 SO. CANAL ST.	0123-0000-0001	31,875	345,500	2002	\$ 6,071.63	\$ 12,532.35	\$ 7,636.51	\$ 129.79	\$ 26,370.28
Factory			350,100	2003	\$ 6,500.21	\$ 13,159.79	\$ 7,803.89	\$ 5.00	\$ 27,468.89
			368,900	2005	\$ 4,041.39	\$ 6,727.99	\$ 3,269.19	\$ 5.00	\$ 14,043.57
			391,700	2006	\$ 7,955.43	\$ 13,254.61	\$ 5,771.09	\$ 5.00	\$ 26,986.13
			386,400	2007	\$ 7,704.82	\$ 11,323.92	\$ 4,603.08	\$ 5.00	\$ 23,636.82
			425,200	2008	\$ 8,733.61	\$ 10,407.78	\$ 3,876.98	\$ 5.00	\$ 23,023.37
FY'02 \$6,055.42 payment made 11/05/01			418,500	2009	\$ 9,466.47	\$ 8,233.03	\$ 2,966.33	\$ 30.00	\$ 20,695.83
FY'03 \$2,777.44 PMT 7/24/03			400,800	2010	\$ 11,142.24	\$ 5,849.44	\$ 1,770.44	\$ 30.00	\$ 18,792.12
FY'04 PAID IN FULL			400,800	2011	\$ 12,188.33	\$ 3,928.92	\$ 1,259.52	\$ 30.00	\$ 17,406.77
FY'05 PAID 4,640.67			310,500	2012	\$ 9,877.01	\$ 1,771.03	\$ 1,636.26	\$ 30.00	\$ 13,314.30
			310,500	2013	\$ 10,373.81	\$ 1,356.51			\$ 11,730.32
			310,500	2014	\$ 7,825.38	\$ 238.74			\$ 8,064.12
					\$ 101,880.33	\$ 87,427.60	\$ 41,949.80	\$ 274.79	\$ 231,532.52

ADDRESS	MAP/LOT	Lot Size (Sq. ft)	Assessed Value	FISCAL YEAR	ORIG. RE TAX	INTEREST	INT2TAKING	DEMAND	DUE NOW
9 SO. CANAL ST.	0123-0000-0002	67,082	605,900	2002	\$ 2,051.85	\$ 7,091.75	\$ 5,653.91	\$ 124.79	\$ 14,922.30
Factory			660,200	2003	\$ 11,558.29	\$ 215,854.74		\$ 223,148.25	\$ 450,561.28
			660,200	2004	\$ -	\$ 169,038.50		\$ 183,801.58	\$ 352,840.08
			691,700	2005	\$ 7,528.05	\$ 19,885.75	\$ 6,089.65	\$ 8,004.79	\$ 41,508.24
			728,000	2006	\$ 14,785.68	\$ 1,640,234.26		\$ 1,636,812.33	\$ 3,291,832.27
			727,000	2007	\$ 14,496.38	\$ 37,557.79		\$ 23,881.26	\$ 75,935.43
			789,700	2008	\$ 16,220.44	\$ 19,332.95	\$ 7,208.62	\$ 5.00	\$ 42,767.01
			846,400	2009	\$ 19,145.57	\$ 16,598.65	\$ 5,950.73	\$ 30.00	\$ 41,724.95
			806,000	2010	\$ 22,406.80	\$ 11,751.75	\$ 3,565.58	\$ 30.00	\$ 37,754.13
			806,000	2011	\$ 24,510.46	\$ 7,892.14	\$ 2,532.87	\$ 30.00	\$ 34,965.47
			829,600	2012	\$ 26,389.58	\$ 4,680.83	\$ 4,089.13	\$ 30.00	\$ 35,189.54
			829,600	2013	\$ 27,716.94	\$ 3,544.20		\$ 30.00	\$ 31,291.14
			829,600	2014	\$ 20,908.00	\$ 637.87			\$ 21,545.87
					\$ 207,718.04	\$ 2,150,556.98	\$ 38,634.69	\$ 2,075,928.00	\$ 4,472,837.71
SPECIAL SEWER RATE			2003		\$ 84,490.02	\$ 129,128.91			\$ 213,618.93
									\$ 4,686,456.64
									\$ 179,012.58
									\$ 5,097,001.74

19 south canal street
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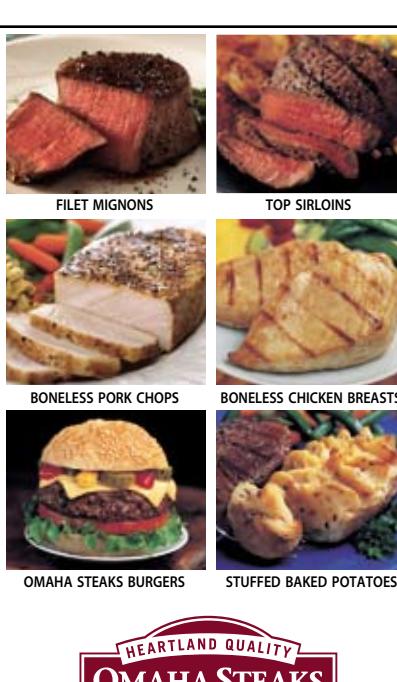
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- 2 (6 oz.) Top Sirloins
- 4 (4 oz.) Boneless Pork Chops
- 4 Boneless Chicken Breasts (1 lb. pkg.)
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- 4 Stuffed Baked Potatoes

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Every Place Allison Cekala & Sarah Pollman

Enter the Void Elissa Salas

January 10 – February 14, 2014

The Chester F. Sidell Gallery at EssexArtsCenter is pleased to present the photographic exhibition, Every Place, a collaboration between artists Allison Cekala and Sarah Pollman and Enter the Void, photographs by Elissa Salas.

Every Place documents the construction and destruction of the contemporary roadside. This project links Allison Cekala's black and white photographs of construction site detritus with Sarah Pollman's large format, color photographs of manufactured nightscapes. Together, the work tells a story of a landscape occupied and shaped by evolving human needs.

Cekala's images make mountains out of roadside rubble, exploring shifting forms within a constantly changing modern terrain. They exist as a foil to the artificial glow that Pollman finds in the dark along similar roadsides. These images of floating light document what comes before or after the construction site. Together, the photographs acknowledge the history of landscape photography, prompting viewers to reexamine these ubiquitous landscapes.

Allison Cekala is an artist living and working in Boston, MA.

She holds a BA from Bard College and is a current MFA candidate at the School of the Museum of Fine Arts, Boston and Tufts University. She is the recipient of the Montague Travel Grant and Karsh Award in Photography. Her work has been exhibited nationally and is currently on view at Khaki Gallery (Boston, MA).

Sarah Pollman is an artist living and working in Boston, MA. She holds both a BFA and

an MFA from the School of the Museum of Fine Arts, Boston and Tufts University, where she received a Graduate Teaching Fellowship and the President's Research Award. Pollman is a 2013 recipient of the Art Writing Workshop from the AICA-USA and Creative Capital/Warhol Foundation Arts Writers Grant Program and a 2014 Curatorial Opportunity Program curator at the NewArtCenter in Newton.

Recent exhibitions include Emerging Photographers' Auction (Daniel Cooney Fine Arts, NYC, NY), Sarah Pollman: Photography (NewArtCenter in Newton) and the New England Photography Biennial (Danforth Museum of Art, Framingham, MA). Her work is currently on view at the Howard Art Project (Dorchester, MA) and Emerson College (Boston, MA).

Enter the Void presents a series of photographs by Lawrence resident, Elissa Salas, documenting a cultural society that is overlooked by the mainstream. These urban natives struggle to survive and overcome the concept of what it is to live the "American Dream." Is this their destiny? Or, have they willingly chosen a quiet path? Each image tells its own story in its most genuine form.

Elissa Salas is 2013 recipient of the National Scholastics Art Award. She is a senior at Lawrence High School.

The Chester F. Sidell Gallery is located on the first floor of EssexArtCenter at 56 Island Street, Lawrence, MA.

Gallery hours: M-F 10-6
Closed January 20
Call for additional evening hours.

NEWS & EVENTS IN HAVERHILL

Alcalde nombra a nueva asistente administrativa

El Alcalde James J. Fiorentini anunció que ha contratado a Allison Heartquist para ocupar el puesto vacante de Asistente Administrativa. La publicación de la posición atrajo más de 250 solicitudes, el proceso de entrevista fue tedioso. Había muchos candidatos calificados de diversos orígenes y Allison surgió como la opción número uno después de una cuidadosa revisión y consideración. Allison ha trabajado en una posición similar por casi cuatro años para el ex alcalde Kezer de Amesbury y ella tiene cinco años de experiencia trabajando en varios departamentos de la ciudad también. Allison vive en Newburyport donde también sirve en su tercer mandato como concejal. Allison tiene una sólida comprensión de la importancia de los servicios a los ciudadanos y entiende las necesidades de una posición de apoyo a un alcalde.

El Alcalde Fiorentini declaró: "Hemos tenido cientos de solicitantes y los antecedentes y la experiencia de Allison subían a la cima. Esta posición crítica



colabora en el apoyo de los servicios a los ciudadanos, una de las prioridades de mi administración. Tenemos que asegurarnos de contratar a los mejores para ayudar a nuestros residentes con cualquier preocupación y Allison va a hacer un gran trabajo!"

Mayor Names New Mayoral Administrative Assistant

Mayor James J. Fiorentini announced that he has hired Allison Heartquist to fill the vacant position of Mayoral Administrative Assistant. The posting of the position garnered over 250 resumes, the interview process was tedious. There were many qualified applicants with diverse backgrounds and Allison surfaced as the number one choice after careful review and consideration. Allison has worked in a similar position for almost four years for former Mayor Kezer of Amesbury and she has five years of experience working in various city departments as well. Allison lives in

Newburyport where she also serves in her third term as a City Councilor. Allison has a strong understanding of the importance of constituent services and understands the needs of a position supporting a Mayor.

Mayor Fiorentini stated: "We had hundreds of applicants and Allison's background and experience surfaced to the top. This critical position assists in the support of constituent services, a top priority of my administration. We need to make sure that we hire the best to help our residents with any concerns and Allison will do a great job!"

Where do I find Rumbo?

Rumbo is printed four times a month on the following schedule:

1st 8th 15th and 22nd of every Month

Distribution area:

(MA) Lawrence, Methuen, Haverhill, Andover, North Andover, and Lowell
(NH) Salem, Nashua, and Manchester

You can find us on the WEB! rumbonews.com

Advertising Sales: (978) 794-5360



CONTINUES FROM PAGE 12

FINANCES

separate. This means paying the person's expenses from his or her own funds, and avoiding joint accounts.

Maintain good records: Keep detailed lists of money received or spent on the person's behalf, avoid paying in cash in order to have a record of purchases, and keep all receipts.

The guides walk caregivers through their fiduciary responsibilities and provide practical money-management ideas, such as what sorts of records you should keep, how to interact with banks and other professionals on their behalf, and suggestions for avoiding conflicts with family members and friends who disagree with your actions.

They also provide tips for spotting financial exploitation and avoiding scams. As Cordray notes, seniors "make attractive targets because they often have

tangible household wealth – whether it is in retirement savings or home equity – but they may be isolated or lonely or otherwise susceptible to being influenced by a predator in disguise."

Bottom line: Fiduciaries must be trustworthy, honest and act in good faith. If you don't meet these standards you could be removed from the position, sued, forced to repay ill-spent money or possibly even jailed. That's why it's important to make sure you're qualified before accepting the responsibility of watching over someone's finances.

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

CALENDARIO | CALENDAR OF EVENTS

ENVIRONMENTAL FILM SCREENING Presented by Greenbelt



"in Essex County," said Greenbelt Executive Director, Ed Becker.

The film series is supported in part by the Essex County Ecology Center (Toad Hall Bookstore). For more information contact Greenbelt at ecga@ecga.org or 978-768-7241.

Since 1961, Greenbelt has been working with local individuals, families, farmers and communities to protect the farmland, wildlife habitat and scenic vistas of Essex County. Greenbelt has protected more than 15,000 acres of local land and has had a direct role in 75% of all land conserved in the last decade. For more information about Greenbelt programs visit www.ecga.org or call 978-768-7241.



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CALENDARIO | CALENDAR OF EVENTS

ENVIRONMENTAL FILM SCREENING Presented by Greenbelt

On Thursday February 20th, Essex County Greenbelt is hosting a film screening of the award winning docu-comedy Yert: Your Environmental Road Trip. The screening will take place at 7:30p.m at Gloucester's Cape Ann Cinema. A short facilitated discussion will follow the film.

Yert is relevant to conservation issues locally, in Essex County and beyond. The story concerns 3 friends travelling the continental United States, who meet several inspirational characters, each doing their part to tackle the environmental crisis. The trio has certain eco-challenges to meet while travelling, such as keeping all their trash in the vehicle with them, and a surprise twist that changes the entire project. The film features environmental leaders including Bill McKibben, Wes Jackson, Will Allen, Janine Benyus, Joel Salatin, David Orr, and others.

"This is an interesting and inspirational film, and the screening is also an opportunity for Greenbelt to raise awareness about the fragile landscapes we are working to protect

Para obtener más información, póngase en contacto con Kristin Wallace al 978-322-8403 ó kwallace@comteam.org

* Asegúrese de revisar nuestro nuevo servicio, Contabilidad. Este cargo de nueva creación para el servicio ofrece asistencia personalizada en Quickbooks entrenando a los clientes de pequeñas empresas, y proporciona servicios de contabilidad en curso, a precios increíbles. Todo para ayudar a los dueños de negocios liberar su tiempo. Si usted piensa que usted está interesado, por favor póngase en contacto con Charles Nagbe al 978-606-8171 ó cnagbe@comteam.org

* Y no se olvide de nuestros valiosos talleres y consejería individual. Descubra más poniéndose en contacto con Terry Williams al 978-32-8402 ó twilliams@comteam.org

MVSBC Microloan Fund

2013 marked our 15th year of providing services to Merrimack Valley entrepreneurs so they can start a business, grow a business, and get a business loan. In 2014, we will continue to empower local business owners to make the right choices and increase their chances for success.

* The MVSBC Microloan Fund serves an important role in the Merrimack Valley community. We know that access to capital is important. In FY 13, we helped close over \$42K in capital to businesses! And have much more to lend out! We recently were designated as a Small Business Administration Microloan Intermediary to help meet the Merrimack Valley's financing needs. For more information, please

contact Kristin Wallace at 978-322-8403 or kwallace@comteam.org

* Be sure to check out our newest service, Bookkeeping! This newly created fee for service offers one-on-one Quickbooks setup and training for small business clients, and provides ongoing bookkeeping services at great rates. All to help business owners free up their time. If you think you are interested, please contact Charles Nagbe at 978-606-8171 or cnagbe@comteam.org

* And don't forget our valuable workshops and one-on-one counseling. Find out more by contacting Terry Williams at 978-32-8402 or twilliams@comteam.org.

CALENDARIO | CALENDAR OF EVENTS

CDCPS Open Houses

January 27, 2014

Community Day Charter Public School-R. Kingman Webster

Open House for prospective parents, 6:30-7:30 p.m. at 50 Pleasant Street, Lawrence. Parents have an opportunity to learn about this free, public school open to all students in Lawrence and the process of completing an application for their child to be entered into the admission lottery for the 2014-15 school year. In 2014-15, the school will offer Kindergarten 1 (students 4 years old on 9/1/14) through grade three and will have openings in Kindergarten 1, with select openings in other grades. For more information, visit www.cdcpswebster.org or call 978.771.1110.

January 28, 2014

Community Day Charter Public School-Gateway

Open House for prospective parents, 6:30-7:30 p.m. at 9 Ballard Way, Lawrence. Parents have an opportunity to learn about this free, public school open to all students in Lawrence and the process of completing an application for their child to be entered into the admission lottery for the 2014-15 school year. In 2014-15, the school will offer Kindergarten 1 (students 4 years old on 9/1/14) through grade three and will have openings in Kindergarten 1, with select openings in other grades. For more information, visit www.cdcpsgateway.org or call 978.771.0793.

EDITOR
RUMBONEWS.COM @

January 29, 2014

Community Day Charter Public School-Prospect's Early Learning Center

Open House for prospective parents, 6:30-7:30 p.m. at 190 Hampshire Street, Lawrence. Parents have an opportunity to learn about this free, public school open to all students in Lawrence and the process of completing an application for their child to be entered into the admission lottery for the 2014-15 school year. This event is for parents with children who will be entering Kindergarten 1 (students 4 years old on 9/1/14), Kindergarten 2 (students 5 years old on 9/1/14) and grade one in 2014-15. In 2014-15, the school will have openings in Kindergarten 1 (students 4 years old on 9/1/14) and select openings in other grades. For more information, visit www.cdeps.org or call 978.989.3676.

January 30, 2014

Community Day Charter Public School-Prospect's Lower School/Upper School

Open House for prospective parents, 6:30-7:30 p.m. at 73 Prospect Street, Lawrence. Parents have an opportunity to learn about this free, public school open to all students in Lawrence and the process of completing an application for their child to be entered into the admission lottery for the 2014-15 school year. In 2014-15, the school will have openings in Kindergarten 1 (students 4 years old on 9/1/14) and select openings in other grades. This event is for parents with children who will be entering grades two through eight in 2014-15. For more information, visit www.cdeps.org or call 978.989.3676.

Lawrence Catholic Academy - Open House and Registration

Thursday, January 30, 6:30 p.m. – 8:00 p.m.

Lawrence Catholic Academy today announced it is hosting an Open House and Registration for Nursery through Grade 8 on Thursday, January 30, 2014 from 6:30 p.m. to 8:00 p.m. at 101 Parker Street, Lawrence, MA.

"Lawrence Catholic Academy strives to provide a curriculum that enhances the intellectual development of all our students, helping each to realize his/her God-given potential and grow stronger in faith", said, John M. Licciardi, Director of Advancement. "LCA is a community of believers who strive to permeate the school with the love and compassion of Jesus Christ", said Mr. Licciardi.

Lawrence Catholic Academy offers: Individual Attention, Shadowing Program, Anti-Bullying Policy, Financial Aid, Tuition Rewards Program, Child Circuit Vouchers, Advanced Technology, State Certified Faculty, Diversity, Interactive Whiteboards, Before & After School Programs and over 100 Years of Academic Excellence.

Lawrence Catholic Academy faculty, staff, and students will be on hand to answer any questions you may have about our school programs. Bring your family and friends to tour the school, enjoy some refreshments, and take a chance to win a special door prize. For more information on our Open House or our school programs, please contact the main office or John M. Licciardi at 978.683.5822 or email him at jlicciardi@lawrencecatholicacademy.org.

Autism Parent Open House!

The May Center School for Autism and Developmental Disabilities in Randolph, Mass., invites you to a Parent Open House! on Friday, March 7, 2014 from 1:00 p.m. - 5:00 p.m. and Saturday, March 8, 2014 from 8:30 a.m. - 1:00 p.m.

This optional two-day event will include:

- * Parent/Teacher Conferences
- * A variety of workshops on topics including: transition to adult services; safety in the home; financial planning; PEC and AAC devices; etc.
- * An opportunity to tour our school and speak with head clinical and educational staff members and other parents. We look forward to seeing you! Please be on the lookout for a detailed schedule and more information in the upcoming weeks.

We invite you to register today!

Providing exceptional care to individuals with autism, brain injury, mental illness, and other special needs for nearly 60 years.

LETTERS TO THE EDITOR

RUMBO
60 Island Street, Suite 211E
Lawrence MA 01840

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



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Saturday: 10am-4:30pm

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restore@lowellhabitat.org

Store Hours
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Saturday: 9am-3pm

Donation Hours**
(please call ahead for large donations)
Tuesday-Saturday: 10am-3pm

Connections: The Surprising Links Between Us and Other Animals

Saturday, January 25th, 11-1 at the Greater Lawrence Community Boat House, 1 Eaton Street, Lawrence MA.

Caroly, a behavioral biologist, will share stories and the latest research about how we're connected to rivers, fish, birds, and other animals in ways that you might not have thought of.

Dr. Caroly Shumway, Executive Director, Merrimack River Watershed Council.

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

¡Gracias por tu apoyo!

CALENDARIO | CALENDAR OF EVENTS



Primeros Compradores de Casa

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

Las clases se llevarán a cabo en el 67 de la Calle Middle (Edificio Pollard Exchange) en Lowell. Las próximas clases en español serán febrero 1 y 8. Otra serie en inglés comenzará el 28 de enero, 2014. El costo es \$100 por familia e incluye todos los materiales. Se requiere asistir a las dos clases para recibir el certificado del Proyecto Génesis.

Temas Incluyen

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

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

First Time Home Buyers

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

Classes will be held at 67 Middle Street (Pollard Exchange Building), Lowell. The next series will be held on January 28, 29, February 4 & 5th from 6:30 p.m. to 9:00 p.m. Another series will begin on Feb 25th. The fee is \$100.00 per household which includes all materials. Participants must attend all sessions to receive a certificate of completion.

Topics include

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

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

Our next Landlord Training Class will be held on Tuesday, January 21, from 5:00 to 8:15 p.m. at 67 Middle Street, Pollard Exchange Building-Downtown Lowell. Refreshments will be provided.

NECC student photography exhibit on display at the Haverhill Public Library

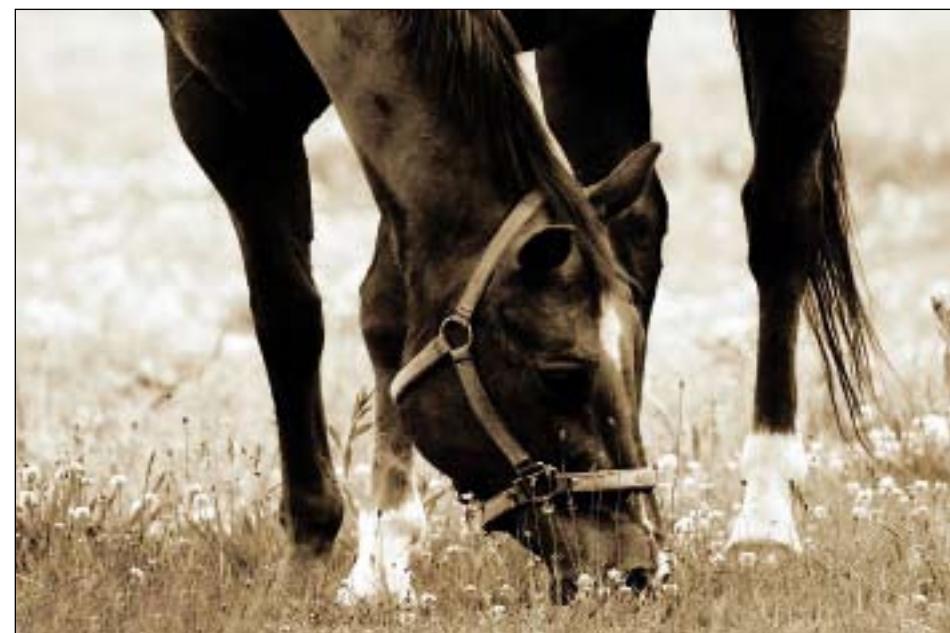
Students who completed Northern Essex Community College's noncredit Creative Black & White photography class last semester, are hosting an exhibit of their works at the Haverhill Public Library, 99 Main St., Haverhill, through February 1. This exhibit is free and open to the public during library hours.

The exhibit is free and open to the public during normal library hours. This class was taught by professional photographer Dave Petty of DPImaging.

Creative B & W is one of four noncredit courses students can take to earn a Beginner's Certificate in photography. Students who successfully complete Basic Photography, Beyond Basic Photography and Creative Black and White and Intro to Adobe Photoshop may also earn 3 credits (as the equivalent of ART 130) applicable toward their NECC associate degree or certificate program.

Whether pursuing photography as a hobby or a career, NECC is offering a number of noncredit photography courses, some of which can be applied toward a certificate or degree, at NECC Riverwalk in Lawrence this spring.

The NECC photography program offers the flexibility to either take a singular class of particular interest or step through all of the skill-building modules for a complete learning experience. Participants will learn from hands-on projects and review sessions and master the necessary camera functions to create beautiful imagery. Technique, mechanical control, and a deep exploration of light are the cornerstones of the classes.



Other noncredit photography courses offered through NECC include Intro to Flash Photography, Artist to Entrepreneur, Portraits, Photoshop Techniques for the Web, Family Photography and Entertainment, and Digital Photo Imaging 2 - Adobe Photoshop, Family Photography and Entertainment.

For additional information on all noncredit photography courses, visit <http://www.necc.mass.edu/academics/courses-programs/non-credit/enrichment/photography/>

EDITOR @ RUMBONEWS.COM

News from Bradford Christian Academy and upcoming tours

Bradford Christian Academy will be offering three tours for anyone interested in learning more about this educational treasure. They are held at the Lower School campus located at 97 Oxford Avenue in Haverhill.

Upcoming tour dates are:

Thursday, February 6th, 6:30 - 7:30 pm
Wednesday, February 12th, 8:30 - 9:30 am

MVRTA
MERRIMACK VALLEY REGIONAL TRANSIT AUTHORITY

Beach Bus

Autobús de Playa

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

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

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

CALENDARIO | CALENDAR OF EVENTS

NEWS NASHUA, NH NASHUA PUBLIC LIBRARY

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

OPEN STORYTIMES AND PUPPET SHOWS

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

BABIES AND BOOKS

STORYTIME

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

Activities for Teens at Nashua Public Library

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

Asian Center of Merrimack Valley, Inc.

1 Ballard Way, Lawrence, MA 01843
978-683-7316 | www.asiancentermv.org

The Asian Center of Merrimack Valley, Inc. is currently offering morning and evening English classes, citizenship, and pre-school classes from September through June. All classes are open to any interested resident in the area.

Citizenship Preparation Classes

Enrollments are now being taken for citizenship preparation classes held on either on Wednesday mornings or Thursday evenings at the Asian Center, 1 Ballard Way, Lawrence, MA 01843. Classes cost \$50 for a ten-week session. Morning classes run from 9 AM to 11 AM and evening classes from 6 PM – 8 PM once a week.

Enrollment is open to anyone interested in preparing to become a US citizen. Classes will cover US government and history and practice questions for the citizenship interview. Call the Asian Center at 978-683-7316 x 11 or check out the Asian Center's website at www.asiancentermv.org for directions and more details.

MAJES Community Center After school program

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



**Registration
Open**

Homework assistance
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Computer
Swimming
Gym
Snacks

Ages 5 - 12

For information call 978-989-0080



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Cosas de Familias en la Biblioteca Pública de Nashua

Las familias son bienvenidas en la Biblioteca Pública de Nashua. Reúnanse con nosotros para estas actividades divertidas y educativas.

Cuentos Narrados y Show de Títeres

Lunes, martes y miércoles a las 10:00 am, jueves a las 7:00 pm, y domingos a las 2:00 pm (no domingos en el verano). Los cuentos narrados y el show de los títeres se presentan continuamente y no se requiere registración.

Narración de Cuentos Para Bebés

A través de cuentos y música, aprende a cómo desarrollar el lenguaje de tu bebé y a cómo leerle en voz alta para desarrollar sus habilidades de la pre-lectura. Los bebés y sus cuidadoras son bienvenidos a compartir con nosotros los jueves a las 9 am y 10 am para edades de 13 a 24 meses y jueves a las 11 am y 12 del mediodía para recién nacidos hasta los 12 meses. No se requiere registración ni tarjeta de la biblioteca.

Ayuda de Tareas En Línea

En vivo, en línea (conectado en Internet), tutores hispano hablantes para ayudar a los estudiantes con sus tareas o asignaciones de matemáticas, ciencia y estudios sociales. Una tarjeta de la biblioteca es necesaria. www.nashualibrary.org/homework.htm

Serie de Películas para La Familia

Las películas familiares son presentadas los sábados a las 2 pm en el NPL Theater, octubre—mayo. Niños de 6 y menores deben ser acompañados por un adulto.

Patrocinados por Los Amigos. Llame a la biblioteca a la línea de películas al (603) 589-4646 para los títulos de las películas. No se permite ni comida ni bebidas en el teatro. Gratis; no se requiere una tarjeta de la biblioteca.

Un Mundo de Información En Tu Biblioteca

Cualquiera puede usar nuestros materiales sin costo alguno (gratis) mientras visita la biblioteca, pero necesita una tarjeta de la biblioteca para sacar prestado estos materiales, poder llevarlos a casa y además usar ciertos espacios en la página web de la biblioteca desde sus casas.

Una tarjeta de la biblioteca es una credencial o identificación, la cual es completamente gratis para todas aquellas personas que viven, que trabajan, que son dueños de locales o edificios, que asisten a la escuela o que están jubilados o retirados de sus trabajos en Nashua. Las esposas e hijos de trabajadores (o trabajadores retirados) o dueños de locales o edificios en Nashua son también elegibles para obtener una tarjeta de la biblioteca gratis. ¡Venga a la biblioteca y obtenga su tarjeta de la biblioteca gratis hoy!

Horario de la Biblioteca

Lunes–jueves: 9 am–9 pm; Viernes y sábado: 9 am–5:30 pm; Domingo: 1 pm–5 pm (cuando esté abierta)
Visite www.nashualibrary.org para actualizar la información acerca de domingos abiertos.

SNHU Concert Series Presents World-Renowned Pianist and Conductor Stephen Drury on January 23rd

World-class pianist and conductor Stephen Drury will perform a diverse program of classical masterworks and contemporary American pieces at Southern New Hampshire University on Thursday, January 23 at 7:00 p.m. in the Banquet Hall at the SNHU Dining Center.

His performance will include Basic Training by Lee Hyla; Ballade #1 in g minor by Frederic Chopin; North American Ballade #2 (Down by the Riverside) by Frederic Rzewski; Carny by John Zorn; fardanceCLOSE by Chaya Czernowin; and Riff and Transfiguration by Lee Hyla.

Stephen Drury's performances of music written in the last hundred years, ranging from the piano sonatas of Charles Ives to works by Frederic Rzewski and John Cage, have received the highest acclaim. Drury has performed throughout the world with a repertoire that stretches from Bach to Liszt to the music of today. He has appeared at Carnegie Hall, the Kennedy Center, the Barbican Centre and Queen Elizabeth Hall in London, the Citè de la Musique in Paris, and the Leipzig Gewandhaus. A champion of contemporary music, he has performed across the globe from Arkansas to Seoul.



In 1989, the National Endowment of the Arts awarded Drury a Solo Recitalist Fellowship which funded residencies and recitals of American music for two years. The same year he was named "Musician of the Year" by the Boston Globe.

Admission to the event is free and open to the public.

The Southern New Hampshire Concert Series is an engaging mix of traditional, classical and modern musical genres designed to appeal to individuals across generations and tastes. The annual program features nationally recognized artists and emerging talent of distinction.

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

Hawkin and Zimbardo are 5 month old rabbits from an accidental litter that we are adopting separately. They are curious, cuddly and full of personality! They are both a little apprehensive at first but calm right down when you hang out with them. Spending time daily with your rabbit friend and holding a little, especially while they are young, makes a rabbit more comfortable around the family.



Hawkins will sit on your lap. They both will pee in a litterbox and need training to be completely box trained. We can give you info about that at the shelter. These are an adorable pair of brothers looking for just the right place. Think that might be your home? Come in and meet the boys!

MARY HART

Mary Hart is an outgoing, adorable 2 year old spayed Potbelly pig. She loves attention and welcomes all scratches and belly rubs. Mary is curious and energetic. She follows her keen sense of smell to find any little tidbits of food around the barn. She will need to maintain her figure with a special potbelly pig food and limited sweet treats. As with most potbellies, Mary will do best in an outdoor home where she can root around for bugs and roots.

**BONES**

Hey y'all, the name is Bones. I am a cute little 8-11 month old Pit Bull. You could say I am bad to the bone, I mean I was found as a stray. Living the life on the road is no more. I have lost the bad to the bone attitude and have become a bouncy baby who adores people. So yes, I am a bouncy boy so I'm going to need training and a consult with our trainer. I have some possible guarding issues and occasionally will hump people but I am learning and I need a family that wants to help me shake that habit. So I have a weak spot I must admit...it is a good ole squeaky toy!! Oh they just make me so happy!! I am a super smart little man who has already learned sit from being at the shelter and I think clicker training is a blast! I am a super wiggly boy who is looking for my forever family. I am looking for a home with possibly older kids but adults would be best and maybe a dog on a case by case basis, no kitty cats for me though! So I suggest you come on down to meet me, we'll exchange a few kisses, a milk bone or too and BOOM I will forever be yours!

**ABOUT FLOYD AND LLOYD**

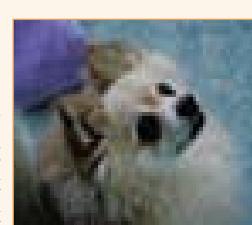
Floyd and Lloyd are two incredibly unique looking Buff-Laced Polish roosters. Floyd's crest is flipped over while Lloyd's is mostly straight up. These two have been well socialized and are easy to catch (they don't see well) and handle. We are looking for a home that can provide a safe environment for them—since they have crest feathers blocking most of their view. They can be adopted together or separately.

**MISTY**

Lovely Misty is a wonderful 4 year old cat! Her little face is so very cute and her stunning green eyes will melt your heart. It has been a very cold winter for Misty. She stayed near a house until kind people let her in. She was brought to the shelter as a stray but has already shown her calm and adaptive self. Misty likes to sleep in front of a daylight window and dream of the home that waits for her. Misty would like to live with cats or dogs. A slow introduction is always best when making new friends. Misty is very sweet and a family with children would be great fun for her. Misty likes to play and would love to chase a mouse or jingle ball. A string with a toy will make Misty rouse from a cat nap anyday!

**SIMBA** - Come and meet this pretty kitty!

Simba is a beautiful 3 year old Pomeranian mix. He weighs 9 lbs and is so sweet. He loves to be held and petted. Unfortunately, he is not housebroken and may not be trainable in that area. He is very sensitive to certain noises (including some everyday noises). As you can see he is a very special boy looking for an even more special family to help him get the most out of life. He has so much to give back in return! He would get along with other dogs and maybe a cat & would do better with older children. This funny boy LOVES the outdoors, rain, snow & sun, whatever it is, Simba is outside wanting to play in it! He also loves his toys!! Come on down to the shelter and meet this handsome guy. If you find he has a place in your heart, talk to the staff and discuss options on how you can give him a place in your home as well!



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.

MSPCA's 11th Annual Spin for Animals Fundraiser**Spin to burn calories AND raise funds for Nevins Farm**

The MSPCA at Nevins Farm invites individuals to participate in the 11th annual Tour de Pooch and Pals, Spin for Animals fundraiser on Saturday, February 8th. Special yoga, boot camp and cardio lift events will take place on Sunday, February 9th for all non-spinners! Participants can take advantage of the opportunity to spin at any of the 7 participating local gyms and as part of that gym's team, help raise needed funds for the animals and programs at Nevins Farm. A wide variety of locations (including New Hampshire and Boston) are available.

The gym with the highest fundraising total will take home the coveted Tour de Pooch and Pals Spin trophy! Participants that raise more than \$100 in pledges will earn a cool stainless steel MSPCA water bottle – and the satisfaction of knowing that they are helping to support the more than 8,000 animals served at Nevins Farm each year. Options and times vary by gym

location with some offering spin-a-thons, allowing participants to opt ride for one, two or three hours!

Mike Keiley, Director of the Noble Family Animal Care & Adoption Center at Nevins Farm participates in the event each year and said "This is a fun way to burn off some the extra holiday calories while also supporting an important local charity." Nevins Farm receives no state or federal funding, and is one of the only open admission organizations in New England that accepts not only cats and dogs, but horses and farm animals as well, making it a unique and in-demand community resource.

To learn more about Spin for Animals, visit www.mspca.org/Spin2014, or call (978) 687-7453 x6161. To learn about the animals & programs of the MSPCA at Nevins Farm, call (978) 687-7453 x6101, or visit the web at www.mspca.org/nevins.

CONCURSO PITCH ¡LANZA TU IDEA!

¿TIENES UNA IDEA? ¿TE GUSTARÍA GANAR DINERO Y RECIBIR ASESORÍA GRATIS DE EXPERTOS?

El Merrimack Valley Sandbox en colaboración con el Lawrence Senior Center invitan a participar a los residentes del Merrimack Valley que tienen una idea innovadora y aspiran a convertirlo en realidad.

8 PARTICIPANTES PRESENTARÁN SUS IDEAS ANTE 5 RECONOCIDOS JUECES, Y 3 SERÁN LOS GANADORES

PREMIOS	PRIMER LUGAR - \$1000	SEGUNDO LUGAR - \$750
	TERCER LUGAR - \$500	FAVORITO DEL PÚBLICO - \$500

¿QUÉ DEBO DE HACER PARA PARTICIPAR?

- Visite la página web WWW.MVSANDBOX.ORG y envíe la solicitud antes del 17 de enero.
- Recoleja una solicitud en Eastern Bank en el 486 Essex St. Lawrence, MA. Debe enviar la solicitud antes del 15 de enero.

LOS INVITAMOS A QUE ESTÉN PRESENTES EN EL CONCURSO

1 DE FEBRERO DEL 2014
3-6pm en Lawrence Senior Center
155 HAVERHILL ST. LAWRENCE, MA 01841

Para información favor de llamar a Jenifer O'Brien al 978-290-7953 o por correo electrónico Jenifer@mvsandbox.org

ADMISIÓN GRATIS

One of three MSPCA Animal Care and Adoption Centers statewide, the MSPCA at Nevins Farm in Methuen cared for more than 7,000 animals last year. The MSPCA does not receive state or federal funding and continues its work based solely on the generosity of its supporters. The Noble Family Animal Care & Adoption Center at Nevins Farm is located at 400 Broadway, Rte. 28 in Methuen and is open to the public from 12:00 p.m. – 6:00 p.m. Tuesdays & Thursdays; 11:00 a.m. – 4:00 p.m. Wednesdays & Fridays; 12:00 p.m. – 4:00 p.m. Saturdays and Sundays. To contact the MSPCA at Nevins Farm regarding adoptions and programs please call (978) 687-7453 x. 6101 or on the Web at: www.mspca.org/nevins.

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- Emergencies Admitted Same Day
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