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Music with a meaning

Boys & Girls Club kids carol for needy

LYNN

By Jill Casey
THE DAILY ITEM

About 17 kids from the Boys & Girls Club traveled to several shelters and group homes around Lynn Tuesday afternoon on an old-fashioned Christmas caroling excursion. "We're going to spread Christmas cheer," said 8-year-old Lisette Kaiti before she began caroling yesterday at the Baker Street Bridgehouse, a residential shelter for families.

Like the rest of the kids, Kaiti donned red reindeer ears and had the words to classic Christmas carols like "Rudolph the Red Nosed Reindeer," and "Jingle Bells," written on pieces of paper that she held in her hand.

Laura McGaughey-Marquez, a parent volunteer from the Boys & Girls Club, organized the caroling event because she likes the holidays and wants to inspire other parents to become involved in the club.

"We need an intervention in many of these kids lives today. They're getting too tough," she said.

Inside a common room at the Bridgehouse that was filled with freshly iced gingerbread houses,



ITEM PHOTOS / REBA M. SALDANHA



Top: Alejandro Hernandez, 1, listens to the carolers, including (front) Sabrina Augustine and Enarby Guerrero. **Left:** The Phillips, mom Cheri, dad Josh and baby Nicholas, 1 month, listen at Bridge House.

the kids sung the carols one after the other, loudly and with melody, to a small group of young parents, some of whom held their children in their arms.

For the classic, "Feliz-Navidad," the kids clapped their hands and moved about, making it the most amusing carol for 8-year-old Sabrina Augustine.

"It's fun," she said. Wislene Augustin, 9, said she loved singing to the families.

"Singing to people makes me happy," she said.

And Mary Guerrero, 9, said she liked caroling because it makes her feel "free."

Leland Boutilier, director of operations at the Boys and Girls Club, said the kids had been practicing for the past three weeks for yesterday's jaunt around the city. "I think the kids were just excited to do something fun to get in the Christmas spirit," Boutilier said.

Cash crunch rink's pain, not town's

S AUGUS

By Chris Stevens
THE DAILY ITEM

The town-owned Kasabowski Ice Arena is suffering a problem not unlike the town — its expenditures are exceeding its revenues.

But rink manager John Hatch was adamant Monday when he said the financial concerns are the rink's problem — not the town's.

"It's not affecting other (department's) budgets," he said. "Town employees shouldn't think this is going to cost jobs."

The ice rink is owned by the town and controlled by an enterprise account, which receives a yearly \$85,000 appropriation from Town Meeting. Hatch admits there is a deficit problem, but said it's a revenue deficit, not an operational one.

"When you say deficit, it brings the connotation of overspending," he said. "This is different — our revenue for several reasons has not matched up with expenditures for some time... it's not because of foolishness or overspending."

But Hatch, along with Town Man-

ager Andrew Bisignani is working to change that.

Hatch said he and Bisignani have been putting together a plan to deal with the problem and, in March, Bisignani will present it to the Department of Revenue, which has voiced some concern over the deficit.

Hatch said part of the revenue problem goes back dozens of years and includes several groups that use the rink regularly that are on a priority list and have had the luxury of discounted rates.

"We do that to take care of the youth in the community," he said adding that such a practice would have to stop. "We have raised rates, that's a given."

But raising rates to the point where they will pay for the rink's expenditures is tricky. Hatch said he can't be expected to offer discounted rates one day then send them through the roof the next.

"It's not fair," he said. He is also looking at the actual mechanics of the operation, and is working on a plan to cut electrical and heating costs, and will look closely at his spring ice time.

While there are leagues that play in

April, May and June, in the long run Hatch said he suspects it might be a significant savings to close the rink during those months.

"Trying to keep the rink up and running in 80-degree weather doubles the cost of everything," he said. "We always close in the month of July to prepare for August."

Whatever changes he makes, Hatch said they will not affect the hockey or figuring skating season, although there may be some adjustments to be made.

What Hatch said he won't do in order to keep the rink afloat is approach Town Meeting to bail him out of the financial problem. In his 11 years at the rink, Hatch said he has never asked Town Meeting to transfer funds from other town departments to cover his expenditures, and he doesn't plan to start now.

"I look at this place as sort of a duty," Hatch said clearly showing his affection for the place. "Wonderful people like Christie Ciampa... and Chip Clancy (as state Senator) stepped up to the plate and I'm not going to let them down or the kids. Our charge is to be the cleanest and have the best ice surface around — they deserve that."

Schools find diverse reasons for season

LYNN

By Nicole Martinez
THE DAILY ITEM

It's no secret the Lynn Public Schools have a diversified student population.

So when the calendar closes in on the holiday season, accommodations must be made for the many different cultures present. That fact, in some cases, leaves less of a holiday spirit within certain classrooms.

Connelly Elementary School Principal Patricia Riley said she tries to keep too much talk of the holidays out of her classrooms, focusing more on instructional content than the season's traditions.

"We try to limit the interruptions to instructional time," she said. "We do a lot of things that are curriculum-based, but teach holiday issues only if it is significant to the lesson being taught at that time."

Riley said keeping the idea of the holiday season to a minimum seems to be better for students and their families.

"When we do talk about the season, we try to include a variety of holidays," she said. "We have a significant number of students whose parents become very stressed at this time, so many of our kids are better

off if we have regular school days and not do a lot of the hype."

Ford School Principal Claire Crane said her students learn as much as possible about the many cultures within their school.

"At Ford School, we try to develop a community where we can foster self-esteem and respect for different values, traditions, cultures, and languages," she said. "We try to take the students' ideas and cultures and develop them within the school."

Ford School Vice Principal Barbary Kelly said a long-lasting relationship with the Cohen Hillel Academy, a Jewish school in Marblehead, and a focus on similarities within different cultures helps children to better understand the season.

"We try to expose them to all of the different holidays," Kelly said. "We explain Kwanzaa and the significance of the candle lighting of the Menorah. We try to focus on how similar these holidays are rather than their differences."

She said the school library has books available for each student to research, and writing assignments are given to compare and contrast each culture and holiday.

"They share their cultures with each other," she said. "It's part of our school, part of our fabric. We're

almost woven into one, and it's what makes our school rich."

Donna Hegan, Interim Principal of Lynn English High School, and Classical High School Principal Warren White both said the holidays are looked upon a little differently at the secondary level.

"Most of our students look into giving back," White said. "We focus more on programs for students who are in need, no matter what they celebrate. We're very sensitive to religion here."

White also said that his students and faculty work hard to make this time of year as pleasant as possible.

"The spirit of the holidays is giving," he said. "And just trying to make life a little happier for the people around you."

Hegan said students at English do the same.

"The Lynn Public Schools, for the past couple of years, has done a Christmas Children's Fund, and I was so touched by the stories of the families involved last year that we made an extra effort to engage more faculty this year," she said, adding that \$2,000 was raised this year for the program. "That is what Christmas spirit is all about. It's how you define the holiday season, as far as giving is concerned."

Overall, it seems as if the holidays — regardless of which one is celebrated — are not dead after all.

A home for the holidays

With program's help, Lynn family realizes dream

LYNN

By Meaghan Casey
FOR THE ITEM

Born and raised in Lynn, André and Amy Robinson have always considered the city their home. But after years of renting, the couple and their four children celebrated a milestone this month by buying a house to call their own.

Through the help of Compass Working Capital — a Boston-based nonprofit organization — and the Lynn Housing Authority & Neighborhood Development (LHAND), the Robinsons were able to purchase their first home, located at 13 Michigan Terrace. Fulfilling a long-time dream, they signed papers on Dec. 5 and were able to move in time for the holidays.

"Going home to our house, it's an unbelievable sense of accomplishment," said André Robinson. "It was about laying our own bricks, reaching and striving towards a goal. The kids are just glowing."

Amy agreed. "It's a fulfilling feeling knowing it's your house," said Amy. "It's the freedom and joy of owning. If we want to paint the rooms yellow and green, we can. It's ours — our foundation, our asset for our kids and for their kids."

The Robinsons are the first Lynn family to complete Compass' Individual Development Account (IDA) program, a matched savings and financial education program designed to help parents save for home ownership, small-business development or post-secondary education.

"IDAs, which promote asset building for working low-income families, are an innovative approach to alleviating poverty," said Sherry Riva, Compass founder and executive director. "We're helping families learn how to save for and invest in their futures. Asset building is a proven path toward greater economic opportunities and, ultimately, financial stability."

"The collaboration of community groups, supportive banks, and innovative asset-building strategies can bring inspirational rewards to motivated families," said Margaret Miley of the MIDAS Collaborative — a statewide collaborative that promotes IDAs and similar asset-building strategies. "We're seeing this in many communities across Massachusetts."

Compass launched its first IDA program in Roxbury in 2004. In 2005, it expanded to Lynn, partnered with LHAND and offered the program to families at KIPP Academy charter school. Now in its second year, the program has 11 Lynn families currently enrolled. To qualify, parents must be income-eligible and employed for at least six months.

The Robinsons were the perfect candidates. André, a machine operator at Spire Printing in Dorchester, is also a West Lynn Pop Warner football coach. Amy is an administrative assistant at Beth Israel Deaconess Medical Center and secretary on the West Lynn Pop Warner executive board of directors. They have four children, ranging in age from 9 to 15. The couple, together now for 17 years, was looking to secure a future for their family.

"We've overcome a lot of adversity," said Amy. "We were teen parents and we've had our ups and downs, but we could see the light at the end of the tunnel."

After just one year in the program, the Robinsons were able to apply their savings towards their ideal home, complete with a backyard. Thanks to IDA,

this Christmas will be one to truly celebrate.

"We eventually would have gotten there, but certainly not this year," said Amy. "The IDA program helped us enormously."

"We might have ended up jumping on the first opportunity and getting stuck with a predatory loan," said André. "This way, we were able to increase our savings and (LHAND Neighborhood Services Coordinator) Brandi Walker was able to answer all of our questions about homes, mortgages, everything."

Participants in the Compass IDA program are required to attend bi-weekly Financial Fitness workshops in the fall, facilitated by LHAND. The workshops focus on goal setting, budgeting, saving and repairing credit. In the spring, participants attend monthly workshops on more specialized topics, such as investing, insurance, planning and saving for college and talking to children about money.

"It's a nice balance," said Walker. "We tailor the training to what the parents need. It's about coaching them, guiding them along and empowering them to be able to save and to respect money. Parents really rise to the expectations and respond to the feedback."

Amy explained why she and Andre joined IDA and how it has helped them.

"We started the program hoping to get a better grip on credit — how to clean it up and manage our money better," said Amy. "I think the spending journal was the most powerful exercise because we had to write down what we were spending, to the penny. It was eye-opening to see the money that you waste, just on little things like a bottle of soda or chips."

Participants commit to a monthly savings goal of \$25-\$75 for at least one year, with the option to save for a second year. Compass provides a 3:1 match for participant savings, with a maximum of \$2,700 per year. Participants also agree to deposit 10 percent of their tax refund into their IDA.

"The kids all saw on the fridge how much we were saving each month, slowly but surely getting there," said Amy. "If one of them would start asking for toys or something, the others would start yelling, 'no, we're saving for a house.' It was nice to see them all excited and working towards the same dream."

In addition to receiving matching funds from the Compass IDA program and down payment assistance from LHAND, the Robinsons secured a below-market interest rate mortgage through an innovative partnership between Citizens Bank of Massachusetts and State Treasurer Tim Cahill.

"Through a partnership with Treasurer Cahill, working individuals and families like the Robinsons are able to take advantage of a \$25 million loan pool established with the specific purpose of offering below-market rates on home mortgages," said Citizens Bank Chairman, President and CEO Robert E. Smyth.

"Working with Citizens Bank, the Treasury has focused on making affordable housing more available throughout Massachusetts," said Cahill. "Congratulations to the Robinsons and the success they achieved with the help of an innovative lending program and financial education."

Still in its pilot phase, Compass is currently evaluating its growth plan regionally with the hope of expanding its IDA program in 2007.

For more information about IDAs, visit www.compass-workingcapital.org.



Amy and André Robinson (back) celebrate the purchase of their first home with their four children, from left, André Jr., LyEshia, Lawaun and Latrell.