The Mission of Community Teamwork, Inc.
is to assist low income people to become self-sufficient,
to alleviate the effects of poverty, and to assist low income people
in participating in the decisions that affect their lives.

About the Cover:

Results that Matter, People That Matter: The clients, staff and
volunteers who appear on our cover (from left to right) are just a
small sample of the thousands of people who matter and achieve
results at CTI:

Hui Bui and Kayla Jackson whose parents know they are receiving
excellent education, nutrition and care through our Early Learning
Program that is “affordable” and allows them to work.

Amanda Negron who is grateful to YouthBuild for a second chance
to earn her high school diploma and develop work skills by building
homes for low income families in Lowell.

Jean Gonzalez who finds meaning and satisfaction working with
children as a Foster Grandparent at our Head Start program.

Curtis Walters, Director of After School Programs, who brings his
passion and knowledge of children and education to young people
like Michael Brent who is discovering his own talents and leadership
through CTI’s Spindle City Corps after school program.

and Tom Swiger and his daughter Amalia who have benefited greatly
from CTI’s broad range of child, family and housing supports.
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Each year, as we implement our mission to help people become and remain self-sufficient and to participate in the decisions that affect their lives, we look at the landscape of our cities and towns, our state, the country and the world. Factors far larger than CTI impact our families and the services we provide them. This year, the federal government level funded or reduced funds for our programs, as it directed scarceresources for the war. And rising fuel costs impacted everything from home heating to transportation and food costs in our region. The falling real estate market, mortgage crisis, and soaring fuel costs hit our clients hard, making sustainable, permanent housing only a dream for far too many people who came through our doors.

The need for new approaches and ideas is clear. CTI has worked on the state and local level to create innovative homelessness prevention programs, to raise flexible dollars from the private sector and to explore a housing first model that supports family services such as child care. The cost savings of prevention (both human and monetary) have been documented in recent research. Our community is working together to end homelessness and provide the services people need to work and thrive in their lives. Several CTI staff worked with the City of Lowell and a broad based coalition of partners to craft a plan to end homelessness in Lowell. This year, CTI raised more private donations than ever before and we know that this is critical to our ability to provide the necessary intervention to prevent homelessness and to continue the high quality of our programs.

With many partners, CTI is working on foreclosure prevention, financial education and asset development. We initiated financial literacy training, helping people understand budgeting, credit scores, savings and more. Our new asset development program helps individuals and families save money to buy a home, pay for training and education or start a small business. This past year, four individuals completed intensive financial education classes and began saving for a home with our new IDA Program (Individual Development Accounts). This program will expand to 45 families next year with our partners at Casey Family Services,
Coalition for a Better Acre, and the Caleb Group. These new initiatives help CTI provide programming geared toward moving people out of poverty permanently through financial literacy and asset development.

In 2007, some of our Early Education, Center-Based and Family Child Care programs qualified for Universal Pre-Kindergarten pilot funding, after demonstrating they met the highest standards of quality. CTI also co-located the WIC and fuel assistance offices in a newly purchased building on Kirk Street in downtown Lowell, allowing us to stabilize costs for years to come and provide low income clients easier access to these services.

In this year’s annual report, you will read about results and people who matter. We remain focused on evaluating what we do and holding ourselves accountable to produce results—and we know these results depend on a talented, committed staff. Many of our 450 staff members are continuing their training and education, some through CTI’s workforce training grant and others in Associate’s, Bachelor’s and Master’s level programs. Our staff and program participants’ stories appear throughout this report. I thank all of CTI’s staff, our partners, friends, donors, Board of Directors, Policy Council, and volunteers for another year of hard work, new initiatives and an unwavering commitment to the mission of CTI.

In October of this year, Board President Tom Joyce will complete his term of office. I thank him for his leadership and commitment to CTI over the past four years. During his tenure he led CTI in a Strategic Planning effort, a comprehensive self-assessment and peer review, and in developing and following improvement plans. Under Tom’s leadership CTI has refocused on the results and outcomes of the work that we do. We have institutionalized an annual staff satisfaction survey and a client satisfaction survey. Tom also instituted Board training and development and revitalized CTI’s Program Evaluation Committee and Fund Raising efforts. We are grateful for Tom’s leadership and very grateful that he will remain on CTI’s Board of Directors.

Karen N. Frederick
Executive Director

Tom Joyce
President
Board of Directors
Results That Matter

Planning and Development

ROMA – CTI’s Core Commitment to Quality Results. Results Oriented Management and Accountability (ROMA) is a planning and reporting system based on principles described in the Government Performance and Results of 1993 that commits all Federal programs to measure and report on progress in delivering services to people in need. ROMA’s related anti-poverty goals and their indicators of progress guide the work of all Community Action Agencies:

Goal 1: Low-income people become self-sufficient
Goal 2: The conditions in which low-income people live are improved.
Goal 3: Low-income people own a stake in their community.
Goal 4: Partnerships among supporters and providers of service to low-income people are achieved.
Goal 5: Agencies increase their capacity to achieve their results.
Goal 6: Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive systems.

CTI’s Planning staff have been active in efforts to develop new common indicators for programs shared by many or all Community Action Agencies (CAAs) in the state.

Asset Development ~ New Strategies for Combating Poverty. Helping people build lifelong assets is at the core of CTI’s effort to end poverty in people’s lives. In 2007, we secured $11,000 from the Mass. Department of Housing and Community Development (DHCD) to initiate an Asset Development Program. CTI also applied to the U.S. Dept. of Health & Human Services’ Office of Community Services for $90,000 in Asset for Independence funds and formed the Lowell Individual Asset Development Collaborative with Casey Family Services, the Coalition for a Better Acre and the Caleb Group to help 45 low income people purchase a home, attend college or start a business through Individual Development Accounts.

Securing and Expanding Funding. The Planning Office also secured $3,139,396 in grants and proposals to renew and develop new agency programs including an impressive fourth year of funding for the YouthBuild program from the U.S. Department of Housing and Urban Development of $700,000 and $48,000 for the Lowell Small Business Assistance Center from the Massachusetts Department of Business and Technology.

Human Resources

Recruiting Across Greater Lowell. CTI continued to provide employment and advancement to people of all ages and social and economic backgrounds. We also were gratified to recruit many qualified candidates from Greater Lowell and make them part of our employee family. The department recruited widely through area media and career fairs at UMass Lowell and Middlesex Community College (MCC). We also linked to MCC’s website to promote positions to graduates and members of the Asian community.

Workforce Training. This year marked the end of a successful two year Workforce Development Grant cycle that empowered staff with new skills and knowledge to better assist clients, communicate in Spanish; create databases and spreadsheets; and advance into supervisory positions.

Financial Services

A Close Eye to Revenue and Expense. CTI’s fiscal year 2007 funding totaled about $61.5 million, down $1.1 million from fiscal year 2006. The largest decrease was in federal home heating assistance, down about $1.2 million, but partially offset by small increases in client services for other programs. Operating expenses continued to increase, especially for employee health insurance which rose by $228,000 to a record $1.6 million.

Capital Investments. CTI made substantial capital investments through financing from a tax exempt bond issuance, arranged through Mass Development. We moved our fuel assistance and nutrition programs from rented space to 45 Kirk Street in downtown Lowell, which we purchased through the bond financing. The same bond issuance was used to refinance an outstanding loan for new buses and fund a major upgrade of our computer network.
infrastructure. These investments allow CTI to better serve clients and increase the operational efficiency of our programs.

**Limited Increases in ’08.** Our fiscal year 2008 budget anticipates very limited increases in program funding and the need for considerable fiscal discipline to contain costs. CTI management and the Board of Directors will continue to closely monitor budgeted and actual revenue and expenses and quickly correct for variances.

**Community Relations**

**Raising Awareness, Raising Funds.** The Community Relations Office promotes CTI’s mission and the positive impact its programs have in our community. It also fosters strong, supportive relationships with local organizations and groups. In 2007, its primary activities involved:

- Upgrading the Agency’s donor management software.
- Managing agency publications and press relations.
- Directing major annual events including the 8th Annual Leadership Breakfast and the 13th Annual Evening with Local Heroes.
- Conducting fundraising through events; the Annual Campaign; and the employee Workplace Giving program.

This year, the 5th Annual Carnival to Prevent Homelessness raised a new high of $50,000.

**Management Information Systems (MIS)**
The MIS department administers a network of over 250 computer users spanning 15 sites with a dedicated staff of four IT professionals.

**Supporting the Mission.** MIS ensures our programs and employees have access to up to date Information Technology (IT) essential to our day-to-day operation and mission. These IT functions include network management and technical support.

**Wireless to the Rescue.** Wireless technology is helping CTI bridge gaps in our network connections. In the future, it will give all off-site employees access to e-mail and the Internet/intranet.

**Security.** MIS developed an agency-wide IT Security Plan in partnership with technical consultant John Osterman, establishing sound policies and procedures to ensure the integrity of agency data and network security.

**People That Matter**

Results through a Unified Budget.
CTI has many components and programs — Pinkham Bouasri, CTI’s Budget Director, helps create one of the linkages that holds us together — a unified budget. Pinkham works with managers throughout CTI to formulate program budgets and assemble them into division and agency-wide budgets that are updated throughout the year. Through this process we find ways to sustain new or financially fragile but important programs that could not stand on their own. CTI is greater than the sum of its separate programs because people like Pinkham work hard to capitalize on opportunities for collaboration, resource sharing and mutual support.
Common Ground Development Corporation, Community Housing, Inc., the Merrimack Valley Housing Services and the Lowell Small Business Assistance Center share CTI’s broad mission to help low income people achieve greater self-sufficiency: CGDC, CHI and MVHS by creating opportunities for affordable housing and the LSBAC through business ownership.

**Results That Matter**

**Common Ground Development Corporation**

CTI’s Common Ground Development Corporation (CGDC) subsidiary has been working hard since 2002 to create and preserve affordable housing for low- and moderate-income residents in Greater Lowell and the Merrimack Valley.

**Delivering Housing & Shelter.**

Since its founding, CGDC has developed many affordable housing opportunities:

- Built 15 units of rental housing in Westford.
- Converted a three-decker in Lowell to the Milly’s Place homeless family shelter for six families.
- Renovated a dilapidated 13 unit SRO to three 3-bedroom condominiums to be sold to first-time homebuyers who are at 80% of median income.
- Partnered with CTI’s Youth-Build Program to build a duplex in Lowell that will be sold to two more buyers at 80% of median income.
- Managed the rehabilitation of a second CTI homeless family shelter.
- Successfully bid to renovate a former school in Acton into 17 rental units.

The Common Ground Stony Brook complex in Westford has given families the opportunity to live in new, safe and affordable apartments in the Residences at Stony Brook, using the Project-based Section 8 voucher program to help pay the rent and stabilize their housing costs. Common Ground also was instrumental in renovating CTI’s Milly’s Place family shelter this past year, providing a safe and supportive haven for numerous families including Jennifer Shortwell and her three children. “My children and I were traumatized from domestic abuse. Milly’s Place and its staff transformed our lives,” says Shortwell, noting that staff quickly entered her family into trauma counseling and helped her be trained and certified in Mental Health. “Milly’s Place taught me how to understand abuse and take care of myself and my kids. The staff encouraged me to believe in myself,” says Shortwell. “I have a positive view of myself and my family’s future.”

**Community Housing, Incorporated**

**Professional Real Estate Services for Affordable Homes.**

Community Housing, Inc. (CHI) is a non-profit subsidiary that provides professional real estate services to cities, other non-profits, developers and buyers to purchase, maintain, and retain affordable housing for low- and moderate-income people. In 2007, Avi Glaser joined CHI as its professional broker and program director. In that time, CHI sold seven affordable homes through the Homes for Good Program; built an inventory for 2008; monitored local 40B projects; expanded outreach and partnerships; joined the Lowell Foreclosure Prevention Task Force and the Northeast Association of Realtors charitable committee; and created a website at www.community-housing.com.

**The Lowell Small Business Assistance Center**

**UMass Joins Partnership.**

The Lowell Small Business Assistance Center is a partnership among Community Teamwork, Inc., Middlesex Community College and the City of Lowell’s Division of Planning and Development. During 2007, the partnership was expanded with the exciting addition of the University of Massachusetts Lowell. “This expansion strengthens the Center’s stability and paves the way for more training and educational resources for clients,” says LSBAC Director Russ Smith.

**Expanding Affordable Homes.**

Common Ground transformed 205 Worthen Street in Lowell from a dilapidated 13 unit SRO to three 3-bedroom condominiums to be sold to first-time homebuyers who are at 80% of median income.
Groundbreaking Latino & Portuguese Microenterprise Study. Recently the Center collaborated with MASSCAP to study the workforce training needs of 100 Lowell based Latino and Portuguese microenterprises. The study provides groundbreaking insights into the economic engines that drive these communities and significantly adds to our knowledge of minority small businesses and their needs.

Stabilizing Jobs, Neighborhoods and Lives. Small business can be a powerful tool in helping minorities, immigrants and low income people achieve economic self sufficiency. These businesses help create jobs in the community and stabilize neighborhoods. This year the Center provided 363 clients with 1,192 services. Of the clients served 57% were minorities, and 57% were 150% of the poverty line. Center clients started 24 new businesses and created 47 new jobs with 50% of the business starts by minorities or low income people.

Advocacy Nets $830,000 for Technical Assistance. The Center continues to play a leadership role on the Massachusetts Small Business Advisory Council that advises the legislature and Governor on issues affecting small business. It played a key role in the Council’s policy recommendations and in shepherding them through the legislative process resulting in passage of $830,000 to support non-profit technical assistance providers in the state.

A Small Business Success. Rocio Barrios and her family came from Colombia to the United States in 2004 to begin a new life. Both she and her husband Armando, a family psychologist, immersed themselves in English, computer and business classes, with the vision of opening a child care facility. To amass their savings, they worked two shifts daily assembling furniture and loading trucks. “By 2006, we were ready to build our business but knew we needed guidance,” says Barrios. “We went to CTI’s Lowell Small Business Assistance Center where we enrolled in the Center’s RightStart Classes. We received a good background in business management, marketing, sales, bookkeeping and taxes, finance and business law,” says Rocio, noting that the LSBAC also provided them written materials in Spanish to aid their learning. “Today, thanks in large part to the Center, we own and operate The Little House for Learning from our home in Lowell. We are very grateful to the Center and its wonderful instructors.”
The Division of Child & Family Services (CFS) helps low and moderate income families achieve self-sufficiency by offering nurturing, safe and supportive programs for their children from birth through middle school ages.

Results That Matter

598 Children Access Affordable, Early Learning Care and Education. The Early Learning Program (Early Head Start, Head Start & Child Care) welcomed its new Director, Joe Pinsonneault, who has worked with Head Start programs across New England and supported Federal Reviews under the Administration for Children & Families. His passion for Head Start programming is a strong support for CTT’s mission and the families we serve.

This comprehensive program provides children (prenatal through pre-school) and families opportunities to achieve self-reliance through a relationship-based model. Services include child and family support with a focus on the developmental, social, emotional and educational needs of the child. Staff consider families integral partners in the success of the program, actively encouraging their participation and role in governance. Services are offered at the Lowell-based James Houlares Early Learning Center, Children’s Village at the Mill and Children’s Corner.

5,100 Receive Women, Infants & Children (WIC) Nutrition Services. The WIC program relocated to 45 Kirk St. in downtown Lowell, allowing families easier access and an expansion of our caseload to about 5,100 clients. In partnership with the Head Start State Collaborative and the Department of Public Health, WIC also opened a satellite office at the James Houlares Early Learning Center, supporting 523 families in Tewksbury and at the Center.

The WIC Program supported the health and nutrition of pregnant, breastfeeding and postpartum women and their children (up to age five) with vouchers for healthy foods; mentoring for breastfeeding mothers using a Peer Counseling Program; healthy eating workshops; and referrals to other health and social services.

260 Students Receive High Quality, After-School Programming. The After-School Program welcomed its new Director, Curtis Walters, who since his arrival has made considerable program enhancements including expanding homework help time and partnering with the public schools to strengthen student outcomes.

During the year, the program engaged 260 students, ages 6 to 13, at nine sites in Lowell and Dracut, with activities to nurture academic strength, self esteem, individuality and lifelong friendships.

15 Teens Partner with Historical Park. CTTC’s Spindle City Corps joined with Lowell National Historical Park staff to make our community safer, cleaner and more beautiful. They ended the year hosting a special Youth Summit for young people in similar programs from across the United States.

135 Middle School Students Benefit from Innovative Citizen Schools. Citizen Schools is an innovative after school program, encouraging hands-on learning and community involvement for middle school students. Operating at the Wang and Robinson Middle Schools, 24 students participated in apprenticeships with community volunteers from diverse organizations such as Raytheon, Habitat for Humanity and the Massachusetts Audubon Society.

280 Families Receive Home-based, Family Child Care. The Division’s network of 80 Family Child Care providers provided 280 families and 335 children in Lowell and the Wakefield area with small group child care in a home atmosphere. This care option allows siblings from one family to receive care in the same provider’s home, keeping families together. The Lowell Family Child Care system also partners with
Head Start to offer families extended hours of service for 39 children.

_Hundreds of Children and Families Enjoy Art Ship Enterprise._ The Art Ship Enterprise is an interactive art mobile bringing engaging art activities to summer feeding programs and neighborhoods throughout Lowell. It was fully redesigned in 2007 in partnership with the Revolving Museum. CTI’s Youth-Build staff and students worked closely with artists from the Museum to capture the cultural diversity of Lowell, reflected in life-sized mural art adorning its exterior. Among its unique projects and partnerships were:

- **ArtVentures** – a collaborative public art and urban revitalization series.
- **Interactive Art** – for children, adolescents and families in Lowell’s neighborhoods.
- **Poetry in Action** – promoting confidence, self expression and literacy with homeless families.

**Universal Pre-Kindergarten Grant Goes to Two CTI Programs.** Universal Pre-Kindergarten (UPK) Grants were awarded to Children’s Village at the Mill and to five Family Child Care Providers to promote children’s school readiness and positive developmental outcomes. These funds enable CTI to increase teacher salaries and benefits, strengthen teaching practices and support programs, increase access to full-day/full-year services and enhance classroom settings.

**Other Successes.** The Division is pleased to report a 10% increase in Supportive Care, an Early Education program for children and families referred by the Department of Social Services, for a total of 142 children; and successful outreach to 21 parents who received ESOL and GED instruction at the Center.

The program also has given Naveen opportunities for personal and professional growth by enrolling her in the Center’s ESOL classes, encouraging her classroom volunteerism and accepting her into its Teacher Training Program, through which she studies Child Growth and Development at Middlesex Community College. As a former teacher, Naveen is thrilled to have the chance to improve her English and use and enhance her teaching skills. She also is very grateful to Cindy Hayes (left), Education Manager for the Early Learning Program. “Cindy has been a wonderful support to me and many other parents,” says Naveen. Under Cindy’s leadership, the Teacher Training Program for Parents has developed a strong team of parents who help each other learn and become better parents. “The program’s cultural diversity is strengthened by the cultural and personal diversity of the parents in our classrooms,” observes Cindy.
The Division of Housing and Homeless Services assists low and moderate income families and individuals to establish and maintain safe and permanent housing. It strives to meet people's varied needs including homeless families in our shelters struggling to find work and affordable housing; tenants facing homelessness following illness, layoff or disability; and homeowners threatened by foreclosure because of rising interest rates from predatory lenders.

**Results That Matter**

**Over 6,000 Clients Served through 30 Programs.** In 2007, the Division served 6,008 clients in 42 cities and towns through 30 programs including homelessness prevention, housing advocacy, family shelters, transitional housing for domestic violence victims, rental assistance, self-sufficiency initiatives, homeownership opportunities, foreclosure prevention and real estate services.

**50 Staff, Multiple Languages and Expertise.** Working with many partners in the community, our staff of 50 offer clients compassionate and effective supports, resources, and expertise in English, Spanish, Khmer, Portuguese and Greek.

**Over 3,100 Clients Receive Housing Education and Counseling.** The HCEC is the hub of many resources benefiting residents of Greater Lowell and the cities and towns in Northern Middlesex and Essex Counties. In 2007, its staff provided 3,159 clients with housing search and emergency housing assistance; First Time Homebuyer classes; foreclosure prevention and budget counseling; and information on tenants and landlords rights and responsibilities.

**300 Plus Receive Utility, Rent and Mortgage Aid.** HCEC also provided 70 clients rental, mortgage and utility assistance through FEMA's Emergency Food and Shelter program and over 240 households rental and mortgage assistance through the Rental Assistance for Families in Transition (RAFT) program.

**300 Helped with Flexible Advocacy and SHIFT Funds.** Approximately 300 clients received emergency assistance through our locally funded Advocacy and SHIFT programs. We depend on these “flexible” funds when low-income individuals, families and the elderly turn to us with needs that can’t be met by existing programs. These funds come mainly from our annual Carnival Fundraiser to Prevent Homelessness, which this year raised a new high of $50,000.

**Over 2,000 Households Sustain and Obtain Affordable Housing.** CTI has been selected by federal and state agencies to administer housing subsidies because of our capacity to provide additional services such as child care, nutrition support, family counseling and referral to other community resources. This past year, CTI housing staff assisted over 2,000 individuals and families to maintain safe, affordable housing through our rental subsidy programs that include the federally funded Housing Choice Voucher Program (also known as Section 8), Shelter Plus Care, Project Based Assistance, Veterans Assisted Supportive Housing, and state funded programs.

**45 Families Find Shelter.** CTI's two family shelters ~ Milly’s Place and Merrimack House ~ assisted 45 homeless families and placed many of them into permanent housing. The safe setting and goal oriented structure of the shelters, combined with partnerships with local agencies, were key to helping these families reach self-sufficiency.

**117 Families Stabilize Housing.** Our Housing Assistance Program moved 37 families from Lowell family shelters into permanent housing and moved 80 families at risk of homelessness into permanent housing (including 24 flood families).
CTI Helps Form New Foreclosure Task Force. Foreclosed and abandoned properties destabilize our neighborhoods. To counter the ill effects of the rise in local foreclosures, CTI and other concerned organizations created the Lowell Foreclosure Prevention Taskforce to provide education and resources to households at risk. This partnership includes: AmeriHome Mortgage, Cambodian Mutual Assistance Association, City of Lowell, Coalition for a Better Acre, Community Housing Inc., Enterprise Bank, Jeanne D’Arc Credit Union, MassBank, Merrimack Valley Housing Partnership, Merrimack Valley Project, Northeast Association of Realtors, One Lowell, Sovereign Bank, TD Banknorth, and Wells Fargo.

Below, left: Pat and her husband Chris Cecilio (right and center), residents of Gloucester, MA, contacted CTI’s Home Modification Loan Program counselor Joan Varoski (left), shortly after Chris suffered a stroke that left him partially paralyzed. The state-funded program provides loans for modifications to primary, permanent residences of elders, adults with disabilities, and families with children with disabilities. With Joan’s help, they were approved and hired a contractor to remodel their bathroom, doors, stairs and railings. “I can’t begin to tell you the difference it has made in Chris’s day to day living and mine – we both have freedom and peace of mind,” says Pat. “You can’t put a price on that! We are grateful to Joan and CTI for making this possible.”

Below, right: Lowell Adult Basic Education Center Instructor Don Robishaw provides on-site GED teaching and coaching to shelter residents wishing to obtain their high school diploma.

People That Matter

Two Women Who Share a Special Bond. Kiki Gawn (left) and Joselyn Hollis (right) share a special bond – both of them know the trauma and struggle of being a homeless mother.

Fifteen years ago, Kiki and her baby daughter received shelter through CTI. With great determination, she went on to earn a Bachelor’s degree and become a social services employee at CTI, moving from direct care with homeless families to Manager of the Housing Assistance Program, where she stood out as an effective manager and advocate for homeless families in motels, flood victims and others at risk. Today, as Director of CTI’s Milly’s Place family shelter, Kiki has reached a new level in her professional development, while coming full circle to deliver service to shelter families with a high degree of compassion and knowledge that comes with first hand experience.

Joselyn, who is expecting her first child this winter, has been at the shelter since April. “I was pregnant, without an education or a job and no one to turn to,” says Joselyn. “The staff helped me calm down, set goals and begin to have hope.” In fact, Kiki and her staff encouraged Joselyn to enroll in the shelter’s GED program and by May she had passed her tests “with flying colors.” Joselyn is now making plans to enter a CNA training program through the Lowell Career Center and find affordable housing with help from CTI and the Department of Transitional Assistance. “For the first time in a long time, I feel like I’m going in the right direction,” says Joselyn.
The Division of Community Resources offers community members a unique array of programs supporting child care, new immigrant farming, employment readiness and coaching, and asset development.

**Results That Matter**

In 2007, the Division analyzed and updated all of its program delivery systems, bringing about important enhancements in service tracking, program innovation and capacity, and quality.

**Child Care Search**

**900 Receive Child Care Subsidies.** Improved administrative systems and protocols allowed the Child Care Search staff to better manage its caseload of 900 children and their families who receive state child care subsidies.

**450 Staff Receive Professional Training.** Additionally, the Child Care Search staff facilitated the agency-wide “all staff” training day in March, delivering professional development opportunities to 450 CTI employees that included Spanish for the Workplace, Excel and Computer Literacy, Supervisory Training, Retirement Planning and much more.

**Mass. Family Network Doubles Outreach and Education.** With a new emphasis on “fun and engaging” family-based activities, the MFN more than doubled the number of parents with young children participating in its workshops and events that focus on literacy, building strong family bonds, and creating happy family memories.

**Senior Volunteers Give Over $3.6 Million in Services.** 2007 was a milestone year for CTI's Senior Corps programs that include Senior Companions, Foster Grandparents and the Retired Senior Volunteer Program (RSVP). The number of volunteers in these programs rose by more than 15% for a total of 360 local seniors volunteering in Greater Lowell’s public schools, nursing homes, senior centers, culture and arts groups and social service agencies. Collectively, they contributed close to 160,000 hours valued at over $3.6 million, based on standard federal value estimates.

**Asset Development**

CTI expanded its programs to help low income people build assets that will help them achieve and sustain lifelong economic stability. These programs emphasize higher education, home ownership and small business development.

**300 Women Suit Up for Job Success.** CTI's SuitAbility helped nearly 300 low income women with comprehensive clothing consultations and free work clothing. Of these, 50 women took part in the Steps to Success Program workshops on Understanding Your Credit Rating, Interviewing Techniques and Resume Writing.

**430 Households Receive $177,587 in Earned Income Tax Credits.** CTI's Senior Corps Volunteer program continued its partnership with Casey Family Services, the IRS and the City of Lowell to provide low income people free assistance with basic tax returns and electronic filings to ensure that people who qualify receive the Earned Income Tax Credit (EITC). In the 2007 tax season, 430 returns were completed, totaling $177,587 in Earned Income Tax Credits returned directly to low-income residents.

**New Financial Literacy Academy (FLA) and Individual Development Accounts (IDA) Are Changing Lives.** Dozens of area residents became the first class of CTI's Financial Literacy Academy (FLA), taught in partnership with MassBank. It teaches participants about family savings plans, the impact of credit ratings and the lifelong value of acquiring assets. Successful graduates of the Academy were eligible to participate in CTI's Individual Development Account (IDA) Program, which matches every dollar of their savings with $3 of matching funds over a 3 to 4 year period. These funds can be used to purchase a home, small business or attain higher education.

CTI also partnered with Casey Family Services, The Coalition for a Better Acre and the Caleb Group to create the Lowell Individual Asset Development Collaborative to help 45 low income people purchase a home, attend college or start a business through IDAs.
One Family Scholars Complete Freshman Year. Six formerly homeless mothers successfully completed their freshman year as One Family Scholars at a variety of area colleges. The program offers these single mothers tuition, mentoring and leadership training to help them effectively manage the demands of education, work and raising a family. This year, CTI will expand the program to 12 scholars.

One Lowell Helps Hundreds of Immigrants. Dedicated to helping Lowell’s immigrants successfully integrate and achieve self-sufficiency, One Lowell assisted hundreds of area residents through its School Success for Newcomers Initiative, helping 218 students improve attendance by 60%; Voter Registration reaching out to over 3,000 households and signing up 195 new voters; and the Citizenship program, helping over 200 Cambodians secure citizenship.

This year, One Lowell also achieved its own independent 501c3 designation. In the tradition of the United Teen Equality Center (UTECC) and the African Assistance Center, One Lowell joins the list of independent agencies that have benefited from CTI’s commitment to incubate fledgling agencies whose missions so clearly dovetail with our own.

Business and Employment through Farming. The New Entry Sustainable Farming Project (NESFP) helps immigrants and others build their own agricultural businesses. This year, NESFP helped dozens of African, Southeast Asian and South American immigrants with technical training on how to farm in New England; expanded produce sources by 200% and sales through its World PEAS project; secured a Jessie B. Cox Foundation grant to develop a database of available Massachusetts farm land and link this information to immigrants, refugees and others seeking to farm; and helped construct a new Mobile Poultry Processing Unit.

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Business and Employment through Farming. The New Entry Sustainable Farming Project (NESFP) helps immigrants and others build their own agricultural businesses. This year, NESFP helped dozens of African, Southeast Asian and South American immigrants with technical training on how to farm in New England; expanded produce sources by 200% and sales through its World PEAS project; secured a Jessie B. Cox Foundation grant to develop a database of available Massachusetts farm land and link this information to immigrants, refugees and others seeking to farm; and helped construct a new Mobile Poultry Processing Unit.

Expanded Outreach and Free Consulting Help Dozens of Child Care Providers. The Division’s Community Network for Early Education and Care Children’s Collaborative revamped the Education Services Coordinator position and enhanced the trainings and workshops it offers dozens of local child care programs. The new Coordinator Wendy Keen (shown here on right with Chelmsford’s Greater Visions Center Director Daniela Santos), has made hundreds of visits to child care sites, providing free consulting services to improve program effectiveness and help front line teachers make accurate early diagnoses of childhood syndromes and developmental delays.

A Young Man Builds Assets for his Future. Kevin Correia is a busy 26 year old single parent, raising his daughter Cecile; studying Business at UMass, Lowell; and working fulltime as a bank teller. Inspired to own a home of his own, Correia enrolled in and successfully completed CTI’s Financial Literacy Academy, allowing him to open an Individual Development Account. “This program matches my savings three to one,” explains a grateful Correia. “My goal is to have enough in four years for a down payment on my home.”
The Division of Property and Energy Services helps local residents improve their housing and living conditions through its fuel assistance, affordable housing management and youth training programs. It also provides the backbone of CTI’s facilities management, keeping all CTI program sites clean, safe and operational year round.

**Results That Matter**

**Energy Programs**
As the cost of energy outpaces people’s salaries and fixed incomes, more and more low income families and seniors struggle to make ends meet by sacrificing food, medication and health care to pay their fuel and utility bills. CTI continues its strong advocacy for reasonable increases in federal funds, knowing our fuel and energy conservation programs have brought important - even health and life saving - relief to thousands of local children, families and elders.

**Over 8,200 Households Stay Warm and Efficient.** CTI’s Fuel Assistance Program helped over 8,232 households in 19 cities and towns throughout Greater Lowell and Middlesex County keep warm this winter by providing over $7.5 million in heating assistance. CTI in partnership with Citizen’s Energy provided over 200 households with up to 175 gallons of heating oil or payment of an outstanding utility bill.

**Over 400 Heating Systems Upgraded or Replaced.** Homeowners on Fuel Assistance are enrolled in the Heating Emergency Assistance Retrofit Task Weatherization Assistance Program (HEARTWAP), a heating system repair and replacement program. This year, we repaired over 400 heating systems and installed 91 new ones (some for flood victims).

**170 New Refrigerators Improve Energy Usage.** Through our Appliance Management Program (AMP), we audited the electricity usage of over 300 homes and replaced 170 refrigerators.

**YouthBuild**

**35 Youth Receive Job Training Supports, 13 Earn YouthBuild Certificates.** CTI’s YouthBuild program gives young people, ages 17-24 who have dropped out of school, a second chance to complete their education and gain valuable job skills. This year, 35 young people gained access to education (including GED training) and job training. Thirteen earned a YouthBuild Certificate after completing a 10-month program of practical, hands-on construction training by building affordable housing in Lowell. These students also earned OSHA safety and National Center for Construction Education and Research carpentry certifications.

Youth Build is especially indebted to volunteers such as Ken Masson, Senior Vice President of MassBank, who taught the students financial literacy skills; CTI’s Lowell Small Business Assistance Center who taught small business management and entrepreneurship; and Lowell Telecommunications Corporation who taught the interns skills to design and produce Cable Access TV programs for local broadcast.

**Youth Partners and Volunteers Make a Difference.** YouthBuild is especially indebted to volunteers such as Ken Masson, Senior Vice President of MassBank, who taught the students financial literacy skills; CTI’s Lowell Small Business Assistance Center who taught small business management and entrepreneurship; and Lowell Telecommunications Corporation who taught the interns skills to design and produce Cable Access TV programs for local broadcast.

**Property Services**
The Division, in partnership with other CTI affiliates, provides property management services to low-income people throughout the Merrimack Valley including a 60 unit complex for low-income seniors in Methuen, a 9-unit dwelling and 2 family shelters (12 units) in Lowell, and a 15-unit complex in Westford.
Above: In collaboration with CTI’s Common Ground Development Corporation, twelve of YouthBuild’s interns began construction of a new “affordable” duplex home on Pawtucket Street in Lowell. Recently elected Congresswoman Niki Tsongas and former State Attorney General Scott Harshbarger visited the site this fall to offer the students praise and encouragement.

Left: The Culbert family of Lowell were among more than 200 households in 2007 who insulated their homes through CTI’s Weatherization Program.

Corey Boydea – A Youth Leader.

Family difficulties leading to multiple school transfers left Corey Boydea (right) unable to complete his high school education. Fortunately, through good advice from a peer, he hooked up with YouthBuild. “Corey quickly became the program’s Construction Captain,” notes YouthBuild Construction Manager Roy Silva. Corey also excelled in the classroom, earning the distinction of 2007’s first GED recipient and scoring a perfect 800 on the reading test. His strengths emerged in other ways, too, on the Policy Committee and as Captain of the Carpentry Team that competed in the 11th Annual New England Region Carpentry Challenge. Corey was awarded the Construction Award at the Graduation ceremony this year and elected to stay with the program to further build his skills by helping construct a new affordable housing duplex on Pawtucket St. in Lowell. He also holds a paying position at Shawnee Construction in Plainville, MA.

People That Matter

Maintenance and Property Management

Team Keep CTI Running Year Round.

Annually, CTI and its 400 plus employees, working in dozens of facilities serving 42 cities and towns, assist over 35,000 residents to find the resources they need to become and remain self sufficient. Behind the scenes keeping the physical infrastructure running safely and transparently, 24 hours a day, 365 days a year, is the CTI Maintenance and Property Management team. They ensure the roofs don’t leak, walkways are cleared, classrooms are clean, driveways and parking lots are plowed, and that all of our safety and security systems are in good working order. This group is truly making a difference. The team members shown here are (left to right and front to back) Bill Salisbury, Jorge Cruz, Libby Rappozo, Bruce Jefferson, Nino Alicia, Fidel Lebron and Bruce Gary. Team members not shown include Cheryl Silva, Rom Yath, Bill Gavel, Peg Jeffrey, Marilyn Santos, Darryl Coleman, Altagracia Arias, Steve Mullen, Rebecca Adams and Ramon LeBron.

“Words cannot express my feelings for the generosity CTI has given me in the form of insulation and a new furnace. It is one of the most wonderful gifts that have happened to me in my polio / post polio life. I cannot give enough praise and thanks to Ron Marchildon and his crew. I appreciate how these workmen came into my home – very polite, well spoken and very good workers. It is overwhelming to have received this generosity from so many unknown people.

Sincerely, Eleanor J. Ferreira
### Dollars Spent 2007

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<th>CITIES &amp; TOWNS SERVED</th>
<th>DIVISION OF CHILD &amp; FAMILY SERVICES $</th>
<th>DIVISION OF COMMUNITY RESOURCES $</th>
<th>DIVISION OF PROPERTY &amp; ENERGY SERVICES $</th>
<th>DIVISION OF HOUSING &amp; HOMELESS SERVICES $</th>
<th>TOTALS FOR ALL DIVISIONS $</th>
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### Numbers Served 2007

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### Revenue by Source

- **State (direct)** 13%
- **Federal (through State)** 65%
- **Federal (direct)** 11%
- **All Other** 9%

### Expenses by Division

- **Property & Energy Services** 43%
- **Housing & Homeless Services** 43%
- **Child & Family Services** 30%
- **Community Resources** 15%
The Board of Directors ~ Leading for Results

CTI’s Board of Directors provides for 24 seats, divided equally among the low-income, public and private sectors of our community. We are grateful for the variety of talents, experiences and expertise this dedicated team brings to the governance and leadership of Community Teamwork.

This year, the Board participated in on-going Program Evaluation Training. Its program evaluation committee is currently reviewing the Head Start Program and has been actively involved with the program’s required self-assessment and preparations for a fiscal 2008 Federal Review. In addition, presentations were held throughout the year on various CTI programs to give Board members an introduction to some of our newer programs. The CTI Board also has been researching the requirements and “best practice” recommendations for Non-Profit Boards on the role and functioning of Audit Committees.

Board President Tom Joyce, Treasurer Germaine Vigeant Trudel, and Assistant Treasurer Gerald Surprenant attended the National Community Action Foundation Annual Conference in Washington, D.C. in March 2007.

2007 Board Members*

Thomas A. Joyce
President

Donald Washburn
Vice President

Germaine Vigeant Trudel
Treasurer

Gerald A. Surprenant
Assistant Treasurer

Sheila Och
Clerk

Marty Conway
Thomas Conway, Jr.
Gabrielle Crueger
Nicole Cruz
Kevin Donovan
Beth Fox
Glenn Goldman
Thirith Hut
Gloria Johnson
Tyler Jones

*This list includes members who served at any point during the period 7/1/06-6/30/07.
**Thirteenth Annual Evening with Local Heroes**

Each year CTI honors people and organizations, nominated by members of the community, who have amazed and inspired us by consistently reaching beyond ordinary levels of generosity, compassion and effort to make our community a better place to live.

Nearly 500 people joined CTI in honoring 10 “heroes” at this year’s Thirteenth Annual Evening with Local Heroes.

**Eighth Annual Leadership Breakfast**

This year’s 8th Annual Leadership Breakfast, held in June, 2007, at the Chelmsford Radisson, was sponsored by State Senators Susan Fargo, Steven Panagiotakos and Susan Tucker and hosted by Board President Tom Joyce and Executive Director Karen Frederick. The event highlighted the outstanding leadership of four individuals and organizations for their role in helping people overcome poverty by building lifelong assets. The honoree included Jim Cook, Germaine Vigeant Trudel and the Lowell Financial and Development Corporation; Ken Masson of MassBank; Glenn Goldman of the Lowell Five Cent Savings Bank; and Attorney George Eliades, Jr. The event also featured the stories of three individuals and families helped by CTI’s asset development programs including Nicole Cruz, a formerly homeless single mother, now earning her bachelor’s degree through CTI’s One Family Scholars Program; Rocío Barrios and her family who opened a home-based child care program with small business training from CTI’s Lowell Small Business Assistance Center; and Cheryl Carville who purchased a home through CTI’s First Time Homebuyers Program.
How You Can Help

We extend our appreciation to all of CIT’s funders and contributors for supporting our mission to alleviate the effects of poverty in the lives of low-income families and individuals. We have made every effort to include all funding and donation sources for fiscal year 2007 and apologize for any omissions.

General Donation  Make a donation in your own name to support the programs of Community Teamwork, Inc.

Matching Gift  Include your employer’s Matching Gift Program information, which can double the size of your gift.

Memorial and Honor Gifts  Make a donation in memory of someone special or in honor of a holiday, birthday, wedding or other special occasion. We will send a personalized card to those you name acknowledging your gift.

Endowment Gift  Contribute through the Community Teamwork Endowment Fund established through the Greater Lowell Community Foundation. Contributions qualify for maximum deductibility for income, gift, or estate tax purposes, and donors receive a charitable tax deduction in the year the gift is given. You may establish a fund with a one-time gift or multiple gifts that carry the name of your family or loved one, or you may establish a charitable gift annuity which offers a source of tax deferred income, while offering Community Teamwork an annual gift income.

Sending Your Gift  
- Send your donations to Community Teamwork, Inc. 167 Dutton St., Lowell, MA 01852
- Make credit card donations by logging on to our website www.comteam.org and clicking Donate Now through Network for Good at the top of our home page.
- All these methods of giving are 100% tax deductible.

For more information, call (978) 459-0551, ext. 281.

Federal Grant Sources
Corp. for National & Community Service
Dept. of Agriculture
Dept. of Education
Dept. of Energy
Dept. of Health & Human Services
Dept. of Housing & Urban Development
Federal Emergency Mgmt. Administration
Lowell National Historical Park

Massachusetts Grant Sources
Dept. of Business & Technology
Dept. of Early Education and Care
Dept. of Education
Dept. of Public Health
Dept. of Housing & Community Development
Children’s Trust Fund
Dept. of Social Services
Dept. of Transitional Assistance
Division of Career Services
Mass Housing Investment Corp.
Mass Housing Partnership
Middlesex Community College
UMass Lowell

City of Lowell Grant Sources
Dept. of Planning & Development
Lowell Community Partnership
Lowell Public Schools
Hunger Homeless Commission

Other cities and towns
Medfield Public Schools
Medway Public Schools
Sudbury Public Schools
Wayland Public Schools

Town of Chelmsford
Town of Dracut
Town of Methuen
Town of Tewksbury
Town of Westford

Foundations & Funds
Aidette Family Trust
Donahue Charitable Foundation
Greater Lowell Community Foundation
Lowell Kiwanis Foundation
Mass 20/20 Foundation
McCormick Tribune Foundation
Oak Foundation
Paul & Phyllis Fireman Charitable Foundation
Theodore Edson Parker Foundation
Thibault Foundation
Amelia Peabody Foundation

Faith-based Groups
Chelmsford
Aldersgate Church
Central Baptist Church
Central Congregational Church
Grace Community
Dracut
Christ Church United
Lowell
Catholic Charities
Christ Church United
Eliot Presbyterian
St. Joseph the Worker Shrine
St. Marie’s Parish
Transfiguration Church

Tewksbury
St. Williams Parish
Westford
United Methodist

Businesses & Organizations
A Touch of Atlantis
Above Average Movers
Agilent Technologies
All Sports Promotions
Allied Office Products
AmSan
Andrews Limousine
Atlantic Weatherization
Beschup PC’s & Networks
Best Western Chelmsford
BillERICA Senior Center
BillERICA Police Union
Blue Cross Blue Shield
Brady Business Forms
Brown Rudnick, LLP
Cafe Paradiso
Cambodian Mutual Assistance Assoc.
Chelmsford Police Union
Chelmsford Senior Center
Chiangos Properties, Inc.
Citizens Bank
Citizens Energy Corp.
Citizens Housing & Planning Association
Coalition for a Better Acre
Coating Systems, Inc.
COM ECC
Coalition for a Better Acre
Convergence
Communications
Corporate EAP, Inc.
Cox Fuel
DataWatch
Day Associates, Inc.
Dracut Council on Aging
Dracut Police Assoc.
Eddy’s Bakery Products
Enterprise Bank & Trust
First Eastern Mortgage
Frank McCartin Company
Fred C. Church Insurance
Friend Lumber
Friends of Dracut
Town Hall
Friends of Fabric Art
Gallagher & Cavanaugh
Garelik Farms
Geoffroy’s Garage
Giovanni’s Trends
Girls, Inc.
Battistelli Co.
Gr. Lawrence Academy
Community Action
Gr. Lowell Chamber of Commerce
Gr. Lowell Landlord Assoc.
Gr. Merr. Valley Visitors & Convention Bureau
Gouveia Plumbing, Inc.
GRIP Project
Haffner’s Service Stations
Hallsmith Sysco
Harmon’s Paint & Hardware
Harry’s Appliance
Head Start Policy Council
Hilg Rogal Hobbs
Holland & Knight, LLP
HRH Insurance
Inizio Spa
Jeanne D’Arc Credit Union
Jericho Road
Kazer Properties
Kenwood Hardware
Kody & Company, Inc.
La Boniche Bistro and Cafe
LeClair Shades and Drapes
LaCoste Gallery
Lenzi’s Catering
LePine Real Estate, Inc.
Life Alive Cafe
Lowell Catholic H.S.
Lowell Development & Financial Corporation
Lowell Devils Hockey
Lowell Fruit Company
Lowell Five Cent Savings
Lowell Police
Patrolman’s Union
Lowell Rotary Club
Lowell Public School
Admin. Assoc.
Lowell Spinners
Lucky Oil & Home Burner
Lush Beads
Mahoney Oil Company
Macheras Oil & Burner Service
March Running & Fitness
Marchand Oil Company
Market Basket
Mass Bank
Mass Non Profit
Housing Association
Mass Electric (NGRID)
Mencis Realty Company
Merrimac Rug & Linoleum Inc.
Merrimack Valley Central Labor Council

20 Funders and Contributors
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Merrimack Valley Elder Services
Merrimack Valley Food Bank
Merrimack Valley Housing Partnership
Mill City Management
Morgant Family Trust
Muldoon Brothers
My Reliable Plumber
NAACP
New England Medical Insurance Agency
New England Transit Sales
Olive Tree
One Family Campaign
Owl Stamp & Printing
Panera Bread
Passe-Temp Club
Polar Bear Insulation
Pro Pest Control
Red Mill Graphics
R&M Haley Trust
RKG Partnership
Rocket & Girouard, PC
Ricardo’s Café Trattoria
Sager Real Estate – 21
Salon City
Sarris Realty
Schruender Real Estate
Siemens Communications
Stephan Zaremba
Real Estate
Sudbury Extended
Su Systems
SuitAbility, Inc.
Sullivan Farms, Inc.
Sun Microsystems
Tarp Realty Trust
TD Banknorth
Technology Farm, Inc.
Ten Men, Inc.
Tewksbury Garden Club
Tewksbury Paint & Hardware
Tewksbury Library Friends
Tewksbury Senior Center
The Bagel Shop
The Caleb N’ More
The Coffee Mill
The Club Fitness
The Shamrock Companies
Thom Anne Sullivan Ctr.
Tracker Systems, Inc.
United Restaurant Equipment
United Way of Mass Bay & Merrimack Valley
Universal Property Mgmt.
Vision Communications
Wal-Mart
Washington Savings Bank
W.B. Mason Co., Inc.

WDC Contractors
Winchester Contracting
Wingate Skilled Care Ctr.
Winslow Architects, Inc.
Wymans Exchange
Young World Academy
Zoll Medical Corporation

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Luis Alberto Alzamora
Mr. Jay Anctil
Ms. Linda Ardis
Mr. Jerry Armelino
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Ms. Debra Aubut
Mr. Peter & Rosemary Auella
Dorothy & Donald Ayer
Ms. Stella Babaian
Mr. Walter Bacigalupo
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Mr. John Chemaly
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& Family
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Ms. Nancy Gaudet-Martin
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Ms. Joanne Gibbons
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Ms. Jennifer Hashley
Ms. Elisha Harrag-Blaine
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Opposite page: CTI’s 5th Annual Carnival Fundraiser to Prevent Homelessness raised $50,000 that helped hundreds of individuals and families in 2007. Many thanks to our sponsors and the over 500 supporters who joined us for a festive “Key West” style evening of island food, dancing and prizes, including a $10,000 Grand Prize won by Dr. Donald Miller of Tewksbury.

Below (top): The staff of CTI’s Scattered Sites domestic violence program and Family Shelters are shown here with Margo DiBenedetto of Lowell’s Transfiguration Church, as they load holiday presents donated by the Church’s parishioners for over 60 homeless families.

Below (bottom): Hundreds of children served by CTI’s Divisions of Child and Family Services and Housing and Homeless Services received backpacks filled with school supplies donated by the employees of Siemens Communications, Datawatch and Zoll Medical (left) and the Dracut Circle of Friends (right).
The Division of Child and Family Services is proud of its nine employees who earned either Education or Early Childhood Education degrees this year. Shown above are three of the Division’s graduates from Salem State College: Joselyn Lebron (l), Kristine Heyl (2nd from right) and Colleen Mak-Swiniarski. Congratulations!

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