## Cambodian American League of Lowell

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## Dear Friends:

Sangkum Thmey means "New Community" in Khmer and is the name of this newsletter which is being published by the Cambodian American League of Lowell. Our goal is to inform the community of the news of interest important to them. Sangkum Thmey will be published in both English and Khmer and will be distributed free of charge. News published in this newsletter is divided into three areas: local news, business news, and news from Cambodia.

We welcome your comments and suggestions for this newsletter. Your contributions of both news articles and financial underwriting are greatly needed and appreciated. We wish to thank the Massachusetts Office for Refugees and Immigrants, CALL's Board of Directors, the Microenterprise Advisory Committee, the Loan Committee, Bunrith Sath, Sunny Leang, Enterprise Bank and Trust Company, and the International Institute for making this newsletter a reality. We also wish to thank our funders who include the city of Lowell, the Department of Housing and Community Development, the Parker Foundation, The Lindsay Trust, BankBoston, FanhilyBánk, and MassBank.

Executive Director


Sangkum Thmey
Vol. 1


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## What's new(s)?

## Cambodian American League of Lowell

 ******************The Cambodian American League of Lowell (CALL) was founded in 1993 as a Community Development Corporation (CDC) in response to the absence of targeted economic development assistance to Lowell's Cambodian and other Southeast Asian communities. Its primary focus is to strengthen and expand local businesses and to promote home ownership among Southeast Asian immigrants in the Lower Highlands neighborhood and throughout the City. Presently, CALL offers the following programs :





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## CITIZENSHIP PROJECT



Citizenship Project provides assistance to Cambodian refugees and immigrants who are interested in becoming an American Citizen especially people who are 55 years and older. This project includes outreach in the Highlands and other neighborhoods with high concentrations of Southeast Asian residents through fliers, announcements on the local Cambodian TV and radio; compiling training materials in both English and Khmer in writing and on audio cassetts; and preparation classes.

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HOME BUYING EDUCATION AND ASSISTANCE


First Time Homebuying Seminar is a collaboration CALL and the Merrimack Valley Housing Partnership (MVHP) started in November, 1995. The seminar is offered quarterly since and more than one hundred Southeast Asian families, the majority of them are Cambodians, finished this training. About ten families have already purchased their homes.
Homeownership Education and Assistance also provides additional service such as follow-up after first time homebuying seminars, down payment assistance, home buying assistance, and other assistance necessary to become a home owner.

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## YOUTH ANTI-VIOLENCE PROJECT



CALL in conjunction with three other youth programs: Big Brother/Big Sister, Lowell Teen Coalition and the City Streetworkers Program is developing PSAs, is producing a ten minute video, and a poster contest with anti-violence messages. The project is developed and carried out by a group of fifteen peer leaders who were selected from a pool of about 200 young people.

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## MICROENTERPRISE TRAINING AND LOAN FUND



This program is a three year collaboration between CALL and Jewish Vocational Service of Boston which began in the Fall of 1995. This program is targeted refugees who live in Greater Lowell and who are either business owners or are interested in starting their own businesses. This program graduated 20 entrepreneurs, 8 of whom have already started a business. The microenterprise training is offered twice a year and focuses on business planning, cash flow, and marketing, etc.

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## The Homebuying process

The process of buying a home is one of the most exciting times in a person's life. A home is one of the most expensive and important investments you will make and because of the expense, the process can be ovewhelming. Here are a few things to do before begining the search for a home. Hopefully they will make the process a little more enjoyable.

## Establish Goals and Budget:

\{a\} Determine the type of home you wish to buy
\{b\} Establish the budget


- determine the amount of your paycheck that you can afford to put in your saving account.
- this will help when applying for a mortgage loan


## Establish a good Credit History:

\{a\} Credit histry can be established by paying rent and utility bills on time.
\{b\} Through a saving history.

## Obtaining a Mortgage:

\{a\} Determine the amount of mortgage you qualified for.

- There are counseling agencies/banks in Lowell to help determine this.
\{b\} Most banks and mortgage companies require a minimum down payment of $5 \%$ of the sales price.
- There are programs available in Lowell for down payment assistance.


## Shopping for a Home:

\{a\} Real estate brokers will provide the widest selection of homes.
\{b\} Newspapers or brochures can also be consulted
Making an Offer and Signing a Purchase and Sale Agreement:
\{a\} An attorney should be consulted before signing any purchase and sale agreement.
\{b\} The purchase and sale agreement should contain a financing contingency in the event a mortgage loan cannot be obtained. This ensures the return of the real estate deposite.

## Mortgage Application:

\{a\} A formal application should be submitted to the bank for financing.
(b) Once the application has been process and approved, the closing date will be scheduled.

## Closing Date:

\{a\} The buyers and sellers are present at the closing along with their attornies.
\{b\} The deed is transfered from the sellers to the buyers and is recorded at the registry of deeds by the attorney.

* This is the date homeownership begins!!!!!!!!!!!!!!!!!!



## New Finona Cunhoulian momome

ASEAN seen as a boost for Cambodian stability:<br>$\mathrm{P}_{\text {hnom Penh, May }} 31$ (Reuter)- Cambodia Saturday

(ASEAN) decision to admit it to the group in July, and some analysts said they were hopeful the move would be a catalyst for political stability. Foreign ministers in the seven-member group decided in Kuala Lampur to admit Cambodia, Burma, and Laos at their meeting in July, not at ASEAN summit meeting in December. " oh god, that good for Cambodia" Information Minister Ieng Mouly told Reuters after hearing the news". " Now we'll be part of the region, we can play a role in the region. We can contribute and participate," he said. "It is the best news of the year," said Kao Kim Hourn, director of the Cambodian Institute for Co-operation and Peace think tank. A bitter feud between the two leaders of Cambodia's coalition government over power- sharing and other issues has lead to considerable tension and a dead lock in parliament, preventing the passing of key legistaltion needed for ASEAN membership. ASEAN comprises Brunei, Indonesia, Malaysia, the Philippines, Singapore, Thailand and Vietnam. There were suggestion in Phnom Penh that the admission of Cambodia and the other two countries might be delayed until December, partly because of the political instability. "I think it means they didn't take to consideration the internal problems," Ieng Mouly said. Neither the First priminister Prince Norodom Ranariddh nor his copremier and political rival, Hun Sen, were immediately available for comment. But aides of both men welcomed the news that Cambodia would become a ful member of ASEAN in July. Our leaders will have to be more compromising, more flexible. Now we cannot operate in the sphere of Cambodia alone.
" Now we are in the sphere of ASEAN," said Kao Kim Houm. It will be that the other ASEAN could enable the group to put greater pressure on Cambodia's leaders to resolved their desputes, a diplomate said. Memeberhip of the dynamic regional group could help Cambodia shed once and for all its " Killing Fields" image of death and destruction eamed during the bloody 1970s Khmer Rough rule and a subsequent decadelong war, diplomats and analysts said. "Cambodian now cannot just be identified with the killing fields, all the negative images," said Kao kim Hourn. " Now it can be identified with this fast -growing, dynamic region. Cambodia is now a part of that." Official said Cambodia would reap long-term economic gains from membership in ASEAN and its free trade area, though in the short-term there would have to be some difficult restructuring, particularly in the tax system and export sector, before the financial reward began to flow.

## Mine practice blasts spark fear in Cambodia capital: <br> Phnom Penh, May 30 (Reuter)- A seriese of

 explosions on the outskirts of Phnom Penh caused near panic in the capital Friday as many people assumed that fighting between Cambodia's rival political fanctions had finally erupted, witness said. The explosions were clearly heard in the city centre, and almost immediately the street were full of frightened parents and tearful schoolchildren rushing home while merchants slammed down the shutters on their shopp, said witnesses. Heavily armed military police were soon on the street stopping cars and motorcycles and checking for weapons. "We are sorry about this, that we did not make a public announcement before. We only inform the people living in the vicinity of the raining school," Information Minister Ieng Mouly told reporters. We wil find out who provoked the turmoil in the city and we will punish them," Said Ieng Mouly, who is also the president of the Cambodian Mine Action Centre that run the training school where the explosions took place. A long-running feud between the two leaders of Cambodia's coalition governement has led to fear that there could be fightingbetween the two sides. A shot was fired at a car in which co-Prime Minister Hun Sen was travelling on Wednesday evening, injuring one of his security men.













































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# Cambodian American League of Lowell 

 79 High Street Lowell, MA 01852(508) 454-3707

TO: Laurie Kalb/ Boott Mills Museum New England Folk Life Center 400 Foot off John St. Lowell, MA 01852

## Cr P W <br> Cambodian Arts, \& Poetry

## Drop By Drop

Little mists of dew, Little drops of water, Make the greatest field And the landscape greener.

This scenery makes me recall the Cambodian palm tree, Their long flowers hang down like sticks, Where farmers climbs up with bamboo container.

Drop by drop that palm juice, Drips into the container, It will fill it up, And then farmer will make it into sugar.

One page of book, One new word each day, Can gain knwoledge And build your life always.

Tick! Tick! every second,
Tick! Tick ! every minute,
Add up to an hour
And days come by faster than you thought.

Bunrith Edward Sath
Lowell @ 05-23-97


