

### Welcome New Members

Milagros Rodriguez  
Gerardo Express, Inc.

Carlos M. Garcia  
Garcia Market

Steven Pedrosa  
Los Pescadores Seafood

Henry Julio East-Trou  
Gandara Mental Health Center

Magdalena Gomez  
Professional

Maria Luisa Arroyo  
Poet & Educator

Janet Crespo Santana  
Sofrito del Cielo

Alice Rodríguez  
Bakery

Continued from pg 1 Julio Cordero Pioneer Lending

Julio began working at Pioneer Lending in 2002 right after it opened and became President by the summer of 2004. "It has been an incredible feeling to be able to help so many people achieve their dream of owning their own home!" says Cordero, "We have always tried to make sure that we educate our clients so that they make the right decisions in the long run, we're proud of that."

This year Pioneer Lending celebrates five years providing residential and commercial loan solutions throughout the state of MA, to those looking to purchase or refinance their home or storefronts.

Getting financing for a home, investment property or commercial property can be an exciting and rewarding experience when you use the right resources! Let Pioneer's experience help get you through it every step of the way. Pioneer Lending is fast, friendly, honest, professional and understanding. Day, evening and weekend appointments available at their office or yours!

Julio and his team of dedicated professionals are located at: 155 Maple Street, Suite 102 in Springfield, MA. You can contact them at (413) 734-5363 or email [Julio@pioneerlendinginc.com](mailto:Julio@pioneerlendinginc.com)



# Amara



### Latino Community Expo 2007 Exceeds Attendance Expectations



**SPRINGFIELD, MA**—The Latino Community expo held at the YMCA of Greater Springfield was a huge success and exceeded all expectations of exhibitors,

participants and the Massachusetts Latino Chamber of Commerce. The attendees obtained information from how to start your business, buying a home, mortgages, banking, child care programs, Lawyers, education opportunities, college and employment opportunities. Over 1000 residents attended the first annual event which is already scheduled for next year on November 1, 2008. "It was one of the best events ever for small businesses I have seen in the fifteen years I have been in business" stated

Marylin Arce of Express Auto Repair in Springfield, MA. Lenox Saw representative stated "We will be back next year." I couldn't believe the amount of people waiting in line to attend, it was spectacular according to Jeannete Perez from Holyoke, MA.

The event organizers paid a special tribute to major sponsors like Roxanne Trysowsky owner of Giggle Gardens day care, Steve Bradley from Baystate Health and Hector Toledo from Hampden Bank. The Massachusetts Latino Chamber of Commerce presented WLP channel 22 with the Media and service awards 2007.



**Julio Cordero & Pioneer Lending, Inc** SPRINGFIELD, MA—Julio Cordero is the President of Pioneer Lending, Inc. Pioneer Lending helps people get the financing to buy a home, small investment property or commercial property. Julio graduated from UMASS. Upon graduation, Carlos introduced Julio to "Don" Benjamin Ramos. "Carlos has always helped people in the community, even before the Chamber, he played an

important role in my career - which is where the story gets even better!" says Cordero. "It was Don Benjamin that advised me to go into the mortgage industry back in 2000". Says Cordero. That was when he started writing loans at a local company and learned the mortgage business. In the meantime, Don Benjamin, had family members in the mortgage business and decided to open the first Hispanic-owned mortgage brokerage right here in Springfield. Today Pioneer lending is a leader in providing mortgage assistance to area residents.

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### Blueprints for Success

SPRINGFIELD, MA—'Nuyorican' Native L. Viviana de Jesus is a NASD registered representative UMass, Amherst Alumni. Ms. de Jesus is preparing to make a career shift to combine her professional expertise in financial services with interest in development management for organizations dedicated to empowering youth through the performing arts.



Viviana De Jesus

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**Lucy Perez receives “Latino Excellence ” Award**

SPRINGFIELD, MA—Mrs. Lucy Perez is the Administrator for Recruitment & Retention for the Springfield Public Schools. Lucy has been responsible for developing and implementing a multi-tiered outreach, recruitment, and marketing effort in accordance with the mission, goals, and objectives of the Springfield Public Schools. The primary focus of these efforts has been to attract a diverse pool of talented and licensed candidates for teaching, student support and intervention specialist positions within the district. Lucy was presented with the “Latino Excellence” award at a recent Massachusetts Latino Chamber of Commerce networking event.



Lucy has also served as a Board member and volunteer on numerous community based organizations.

She holds the following degrees: Associates of Arts Degree from Holyoke Community College, Bachelor of Arts, Mount Holyoke College Master’s of Education, University of Massachusetts Certificate of Advance Graduate Studies, University of Massachusetts.



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**Leaders Promote Economic Development for Springfield, MA**



SPRINGFIELD, MA—The micro small business community demonstrates their dissatisfaction by actions taken by HUD officials and the inactions of our city leaders to promote economic development for Springfield micro small business community.

The City has been allotted 12.9 million dollars in the last three years by the federal Government earmarked for economic development which should include small business support and development including Hispanic, African American and other members of the micro and small business communities.

The business leaders posed question to City, State, and the National Leaders



1. Find out why HUD has taken such an action against the micro small business minority community in the City of Springfield, MA.

2. We ask that the Federal dollars which the cities in Springfield receives in part because of their large minority and poor population be utilized immediately to encourage micro small business development providing technical assistance and loan funding programs, as HUD is doing in many city across the USA.

Together as a community we need to reinforce that Government works for “WE the People.”

**Continue from pg 1 Blue Prints for Success**

While pursuing a Bachelor of Arts Degree in Performance Arts Management from UMass, Amherst, Ms. de Jesus conducted research projects to West Africa and Cuba where she developed proficiency in drafting programmatic as well as grant proposals, multi-media research methods, cultivating sponsorships and recruiting volunteers for deadline oriented projects. Ms. de Jesus’ desire to create her own ‘blueprint for success’, fueled her creative drive and passion for accomplishments such as: Grant Research Project Coordinator at the Amherst Cinema Center, Congressional Intern for the Congressional Hispanic Caucus and Cultural Artistic Producer for the performance art event *AfroSoniks*. Ms. de Jesus endeavors to create ‘safe space’ where youth create their ‘Blueprint for Success.’

**Massachusetts Business Leaders Travel to USHCC National Convention in San Juan, PR**



Jesus Arce, Gov. Annibal Acevedo, Ray Gonzalez

The Massachusetts Latino Chamber of Commerce lead a delegation of business and corporate leaders from Massachusetts to San Juan, Puerto Rico advocating for Latino Small Business during the United States Hispanic Chamber of Commerce National Convention.

Business leaders included **Jesus Arce, CEO of Western Mass Mortgage Experts, Steve Howard, Director of Community Affairs Blue Cross Blue Shield, Attorney Reinaldo Gonzalez of the Gonzalez Law Office, Yolanda Zambrano owner of Alpha Travel Agency in Worcester and Springfield, MA, Hector Munoz, President of Lista and Carlos Gonzalez President of the Massachusetts Latino Chamber of Commerce**

Over four days, the business leaders attended a variety of workshops, chamber training and business sessions focused on building business relationships and creating opportunities for participants from all industries and from every corner of the U.S. and around the world. Business leaders, corporate executives, entrepreneurs and take advantage of unique opportunities to network, exchange ideas for better business strategies, and participate in business matchmaking sessions with supplier-diversity procurement officers from corporate America and the federal government. The Massachusetts Latino Chamber of Commerce representatives met with experts from around the country who shared their best practices on creating wealth, maximizing new technologies, accessing procurement opportunities, and securing and sustaining long-term business growth. In addition met with Puerto Rico business leaders to highlight Massachusetts particularly western Massachusetts as a place to invest and develop business ventures. We have been in discussion with business leaders from Puerto Rico who are interested in investing in Massachusetts. Onix and Ivan Melendez of Vega Baja, Puerto Rico has recently purchased a business in Springfield, MA. Del Caribe Enterprises a wholesales distribution food center of Caribbean food stated Carlos Gonzalez.

**U.S. Hispanic Chamber of Commerce Calls on Presidential Candidates to Address Small Business Needs**

*Hispanic Business Leaders Vow to Prioritize Small Business Agenda for 2008 Presidential Elections*

**Washington, DC** - The United States Hispanic Chamber of Commerce (USHCC), the nation's largest advocate for over 2.5 million Hispanic-owned businesses, is calling on all Presidential candidates to remember and address the needs of small business owners. USHCC is particularly interested in each candidate's agenda for the growth of minority- and women-owned enterprises. USHCC Board Chair David C. Lizárraga said, "To date, the candidates have focused more on issues that will hurt small business than on those that will grow small business. We hear more about tax hikes, limiting trade policies, and the imposition of draconian immigration laws rather than plans and policies that will strengthen the nation's small businesses. The 2008 Presidential candidates cannot continue to ignore the small business community, particularly the Hispanic business community. As a major generator of jobs, small business is the backbone of America and a strong factor in the economic growth and stability of the U.S. economy. The presidential candidates and their respective political parties are committing a disservice to all Americans by failing to outline their agendas for the small business owner."

U.S. Census data shows that there are 26.8 million businesses in the United States. It is projected that, in 2008, there will be 2.7 million Hispanic-owned businesses in the U.S. generating more than \$388 billion in annual revenue. By 2010, Hispanic-owned firms will represent 1 out of 10 businesses in the U.S. and generate over \$465 billion a year in revenue.

"Small businesses employ 51% of all Americans and, over the past decade, small businesses created 60 to 80 percent of net new jobs in the U.S.," said Michael L. Barrera, USHCC President and CEO. "Small business is the engine that keeps jobs in the U.S. and helps the U.S. compete in a global economy. Ninety-seven percent of all small businesses have under 20 employees, and many are family-owned or self-employed. As such, failing to address the needs of small businesses ignores a vital segment of our economy. As the fastest growing business segment in the U.S., Hispanic business owners are going to hold candidates accountable for their small business agenda."

In Massachusetts there are over 16,000 Latino owned businesses and we are also looking to our state and local leaders to establish small business retention assistance, technical assistance, loan assistance and a small business homebuyers programs. President of the Massachusetts Latino Chamber of Commerce Carlos Gonzalez stated “we are looking to meet with HUD officials to request economic development dollars earmarked to local communities to support small business development.”