“Believe in Yourself”

Congratulations to Holly Coddaire, who passed the HiSET high school equivalency exam in October after attending HiSET classes for three years at Community Action’s Adult Learning Center.

Holly was inspired to give the HiSET a try after a good friend of hers passed the test and then went to college. Holly started classes twice but needed to stop each time because of the challenges of balancing motherhood and her studies. When her children reached school age, she was determined to work hard and do whatever it took to pass the HiSET. She wanted to be a role model for her children and obtain a credential that would enable her to get a good job and possibly attend college in the future.

She did homework every night and extra work whenever she could. As she moved along the HiSET curriculum and classes, she realized she was learning because she was able to help other students with the material and with motivation to persist. Holly became a true “Believe in Yourself”

Former CAI HiSET student, Holly Coddaire

Lenders Support CAI’s First Time Homebuyer Program

The Community Action, Inc. First Time Home Buyer (FTHB) Program received much needed financial help in November through grants from Santander Bank, Haverhill Bank, and Wells Fargo Housing Foundation. The grants totaled $17500.

Richard Lynch, CAI’s deputy director for asset development, said the CAI Board and staff members are excited and grateful for the support from three major lending institutions. “The additional funds will help us expand the program and help more local individuals and families purchase their first home or put them on the road to homeownership. For many residents this course is the first step on their home ownership path. The instructor works intensively with each student to build their understanding of mortgages, credit scores, and home ownership opportunities. Many of the residents who take the course are lower income working families from Greater Haverhill. CAI’s FTHB program is certified by the Citizens Housing and Planning Association’s Massachusetts Homeownership Collaborative and by MassHousing. The next class is scheduled to begin in January. Call 978-373-1971 or visit CAI’s website at communityactioninc.org for more information.

NEWS BULLETIN:

VITA NO LONGER OFFERED

Due to staff changes and funding cutbacks CAI will no longer be able to offer the free Volunteer Income Tax Assistance (VITA) program in 2017.

CHILD CARE EDUCATORS WANTED

Community Action, Inc. Family Day Care is looking for licensed family child care educators to join CAI’s quality child care system. For more information on licensing and subcontracting, please contact Kathie Cote, Director of Family Day Care Program at 978-373-1971 x267.

HOLIDAY NOTICE

CAI offices will be closed on Monday, January 16, in observance of Martin Luther King Jr. Day and on Monday, February 20, in observance of Presidents’ Day.

Next First Time Home Buyer Workshop

Begins: Thursday, January 26 & runs for 3 evenings: Thursday, Jan. 26; Tuesday, Jan. 31 and Thursday, Feb. 2.

Time: 6 p.m. to 9 p.m.

Cost: $60 per household.

Location: Presidential Gardens Community Center, 140 Evergreen Drive in Bradford, MA.
Christmas Tree Santas Make Generous Donation

Over 200 Christmas Trees, donated by Christmas Tree Santas, were distributed to families who have children in the CAI Head Start, Early Head Start and Family Day Care programs. In addition families from International Child Care and Froggy’s Play School also received free Christmas trees. The trees were given out at the CAI Fox Center in Haverhill on December 3.

CAI’s Deputy Director for Early Learning Services programs, Deborah Linett, said “It was a wonderful day that brightened the holidays for so many children and their families. A big thank you to Christmas Tree Santas for generously delivering and donating more than 200 trees, stands, lights and ornaments. Thank you to our staff and volunteers who worked so hard at coordinating this event and helped make it such a success. We would also like to thank Dianne’s Fine Desserts of Newburyport for generously donating desserts to this event.”

CAI Family Day Care Educators and Children Win Smolak Farms Scarecrow Event

This past October, two Family Day Care Educators and the children in their childcare programs won the Smolak Farms scarecrow contest. The FDC Educators worked with the children to create the winning scarecrow named “Pete”.

FDC Educators Julie Daly and Jennifer Drelick and their children from their child care programs participated in the event. Working together the educators won the contest and earned a $200 gift card to Smolak Farms in North Andover. The children then got to help select items to purchase with the gift card.

HiSET Student Holly Coddaire - Continued from Page 1

model of perseverance in learning for both her children and her fellow classmates.

Holly said that the most positive aspects of studying at Community Action are the great teachers and supportive peers. She feels that the small, friendly class environment and understanding staff made success possible. As she got close to exam time, she found the practice tests to be very motivating.

Holly is the second person in her family to obtain a high school credential. She is thrilled that she can help her children with their homework- especially that she can help her son with Algebra. “I never could have done that before,” she said proudly.

When asked what advice she would give to incoming students, Holly said, “Believe in yourself. Make sure to come to class every day, try hard, and participate in class discussions. Anything is possible.”

CAI Awards Goldman Scholarship to Local Student

CAI Executive Director John Cuneo presented Jacqueline Gillespie a $1000 Goldman Memorial Scholarship Award on November 4. Jacqueline is a resident of Rowley and graduated from Triton Regional High School in 2016. She is continuing her education at North Shore Community College. Congratulations to Jacqueline and her family. We wish her the best of luck with her future education.

~

CAI Head Start Family Advocate, Amy Morello, assists with unloading trees at the CAI Fox Center in Haverhill.

CAI Family Day Care Educators and Children Win Smolak Farms Scarecrow Event

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CAI Adult Learning Center Announces 2017 HiSET Waitlist Registration Dates

Want to get your DIPLOMA? (It was called GED, now it is the HiSET). The CAI Adult Learning Center offers free High School Equivalency Prep Classes.

- Classes in English only
- Morning classes only (9am – 12pm)
- Must be 16 or older
- Must be a Massachusetts resident

Attend only one of the following Waitlist Registration Sessions for more information, a placement test, and an interview. Arrive On Time. Late arrivals will NOT be permitted. Plan to stay until noon.

Registration Dates
Choose one Thursday at 10am
- January 12, January 19, January 26,
- February 2,
- April 6
- May 11 or
- June 27

Registration Location
Adult Learning Center of Greater Haverhill Community Action, Inc.
3 Washington Square, 3rd floor
The Sun Room, Haverhill, MA

Contact
Questions? Please contact:
Alisa Povenmire,
Career and Education Advisor
978-373-1971, ext. 216
apovenmire@communityactioninc.org

For Online Class option, contact:
Milissa Duncan
mduncan@communityactioninc.org

CAI Sets Registration Dates for 2017 Winter/Spring English for Work Evening English (ESOL) Classes

Registration for 2017 Winter/Spring English for Work classes is scheduled for Wednesday, January 11 or Thursday, January 12 at 6 pm (please arrive promptly). Classes are designed to assist high intermediate-advanced level ESOL students:

- Improve English reading and writing
- Communicate better at work,
- Create a job-winning resume
- Improve interviewing in English
- Explore career interests
- Prepare for college or job training and
- Create strategies to meet your goals.

ESOL Evening classes will be offered on Mon., Wed. and Thurs., from 6–9 p.m. beginning January 18 and ending May 18, 2017. The Registration Location for this intensive 16 week program is Community Action, Inc. 3 Washington Square, 3rd Floor, Haverhill, 01830.

For more information, contact:
Peter Espiefs, 978-373-1971 ext. 249 or pespiefs@communityactioninc.org

Family & Community Connection January Programs

The Family & Community Connection program serves children and families in Haverhill, Amesbury, Newburyport, Merrimac, Georgetown, Groveland and West Newbury. There is NO FEE to participate & NO income guidelines! We do ask that you register to help prepare, but unless required registration is noted, walk-ins are always welcome! Call 978-914-7893 or visit www.communityactioninc.org for more info.

Library Programs - A SNOWY Day Program
- Amesbury Library - Friday, January 13th 10:30-11:30am
- Groveland Library - Friday, January 20th 10:15-11:15am
- Georgetown Library - Friday, January 27th 1-2pm

Infant/Toddler Play Groups AGES 0-3 years
- Seacoast Play (Newburyport) - Monday’s 9:30-10:30am
- Infant/Toddler Playgroup (FCC) - Tuesday’s 9:30-10:30am

Parent/Child Open Playgroup AGES 3-6 years old
Every Wednesday from 9:30-11:00am

Kindergarten Ready - Every Tuesday & Thursday, 9:30-11:30am
This program is currently FULL. Please call to get added to the “Wait List.”

Music Rocks - Tuesdays in Newburyport, 9-10am at the Brown School Youth Center, 40 Milk St, Newburyport and Tuesdays in Haverhill, 11am-12pm at FCC.

SNOW Messy Monday! - Monday, January 23rd 1-2pm

Everything Nice ~ Story Time - Monday, January 9th, 1-2pm

ICE STEAM - Monday, January 30th, 1-2pm

Parent Enrichment Class - January 24th, 2017 from 6-7pm
Visitor Notice: 3 Washington Square Elevator Work Continues

The work to install the new elevator at the CAI Offices located at 3 Washington Square continues. The elevator is not expected to be operational until April. Clients and visitors who are unable to walk the stairs to the programs located on the upper floors should notify the receptionist located on the ground floor for assistance.

This is the newsletter for Community Action, Inc., a private non-profit corporation established in 1965 to serve the Greater Haverhill, Amesbury and Newburyport areas.

Board of Directors
Lucinda Nolet, Chairperson
Patricia Gleason, Vice-Chairperson
Harry Korslund, Treasurer
Nancy Doyle, Clerk/Secretary
Harold Lloyd, Assistant Clerk/Secretary

Current Board Members
Dianne Ayvazian, Tabatha Colon, Donna Ducharme, Nancy Earls, Helene Fowler, Reggie King, Claire Koffman, Roger LeMire, Sr., Mary Ellen McEvoy-Lawlor, Michael Nesson, Richard Pettengill, Ricky Pinciaro, Michelle Roldan, Samuel Sasso and Kathleen Shaw.

Executive Director
John Cuneo

Newsletter Writers and Editors:
Richard Lynch and Katrina Heisler
Consumer Protection Answers Buyers’ Questions About Used Car Purchases

(Editors note: This is the second of six articles on questions from the files of the CAI Consumer Protection Program. This free program provides information on consumer rights and helps to resolve disputes between consumers and merchants and landlords and tenants. Today’s article deals with the topic of used car sales.)

Q: I just bought a used car and now it won’t pass inspection. Can I return it to the dealer?

A: In Massachusetts the Lemon Aid Law applies to cars and motorcycles purchased for personal use from both dealers and private parties. This law lets you cancel the sale of a used car under certain conditions. First, the car must fail an inspection within seven days of the date of purchase. Second, the cost to repair a safety or emissions defect must be greater than 10% of the purchase price. Third, you must return the car to the seller within 14 days of the date of sale.

When you return the car bring a letter with you saying you want your money back and a signed report from the inspection station that states the reason the car failed inspection, what would be needed to repair it and how much the repairs would cost. You might be entitled to get back more than just the cost of the car, such as the amount you paid to register it or finance charges.

Q: I recently bought a used car from a local dealer. It passed inspection but died two weeks after I got it. What can I do?

A: Under the Implied Warranty of Merchantability, cars purchased from dealers must be safe and in running condition for a reasonable period of time. A dealer is not allowed to waive this warranty or sell cars “as is.” The age, price and mileage are factors that are taken into consideration. The Used Vehicle Warranty Law protects consumers who buy used cars from dealers if the car cost is at least $700 and has less than 125,000 miles. A dealer is required to repair use or safety defects that occur within a certain warranty period depending on the mileage of the vehicle. The warranty is 90 days or 3,750 miles for a vehicle with less than 40,000 miles; 60 days or 2,500 miles for a vehicle with 40,000 to 79,999 miles; and 30 days or 1,250 miles for a vehicle with 80,000 to 124,999 miles. A consumer may also return the car and obtain a refund during the warranty period if he has attempted to have the vehicle repaired three times for the same defect or if the car has been out of service due to the defect for at least 11 business days and the defect still exists.

Q: I bought a used car last week from the friend of a friend. The seller told my friend a couple of days ago he was glad to be rid of the car because the brakes don’t work. Can I get my money back?

A: You might be protected two ways. The Used Vehicle Warranty Law covers private party sales regardless of the age of the vehicle or the purchase price. You can return a car and get a refund within 30 days if you can prove the seller knew about a defect that makes the vehicle unsafe or impairs its use. The Lemon Aid Law also applies to private parties sales. If seven days haven’t passed since you purchased the car, get it inspected. If it fails you can get your money back.

Q: I just bought a used car. It has an inspection sticker on it that doesn’t expire for six months. Do I have to get it inspected again?

A: An inspection sticker is not transferred to a new owner. You must have your car inspected within seven days of the date you purchased it.

If you need help resolving a problem with a used car, visit the Consumer Protection Program, located at Community Action, Inc., 3 Washington Square, Haverhill, MA or call 978-373-1971.

The program is funded through the Massachusetts Office of the Attorney General.