

The Voice

Haverhill Council on Aging

COA STAFF

Mary Connolly - Director of COA/Nurse
Indhira Rijo - Principal Account Clerk
Betty Burnell - Transportation
Maria Yagual - Outreach
Paola Hussein - Volunteer/Activities Coordinator
Melinda Barrett - Mayor

Remember you can view our newsletter online:
www.cityofhaverhill.com
Click on Departments
Click on Council On Aging
Click on The Voice

IF YOU HAVE CHANGED YOUR ADDRESS OR PHONE NUMBER PLEASE CALL US TO UPDATE IT IN OUR SYSTEM

IF YOU WANT THE VOICE MAILED TO YOU CALL US AT 978-374-2390 EXT 3916

DONATIONS WILL BE APPRECIATED

LA VOZ

A newsletter for Haverhill residents from 60-106
10 Welcome Street Haverhill, MA 01830
Monday—Friday 8am-4pm
978-374-2390
www.cityofhaverhill.com

JANUARY 2026

“The New Year stands before us, like a chapter in a book”

January has arrived! Stepping into a brand new year, full of possibilities. It's been very crisp outside so far which is perfect to settle down after the hustle of the holidays. Time to plan on what's next and what new activities you will decide to join. What will the new memories be? Hopefully we can slow down this month, just sit and relax and welcome 2026. May the new year bring us prosperity, good health and love for each other.

Our Holiday Luncheon was a success and we thank everyone who participated and especially all the sponsors that helped us with the occasion. The Giving Tree program also did very well and we were able to donate enough gifts to the Ivy Hill Court, Baker Katz and The Oxford. Thank you to everyone who made the time and effort to purchase these gifts. This month we plan to take it easy, please keep warm and be safe from any winter conditions. We start the month with an Estate Planning with Gerald Shyavitz. Followed by a presentation by the Alzheimer's organization called New Year, New Mindset: Resolutions for Brain Health. Align Credit Union will return with their Senior & Scam presentation. Please make sure you RSVP for all these events. Chit Chat group and Movie day will still be on for this month. Valentine Luncheon information will be included. Check all details inside.

If you are interested in becoming a member please come in or give us a call. You must be a member to participate in our events and classes.

CENTER CLOSED 01/19/26

2026

JANUARY

FRIDAY

THURSDAY

WEDNESDAY

TUESDAY

MONDAY

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
			CENTER CLOSED	2
Knitting Group 9am Line Dancing 10am 3 B's 11am Senior Fitness 11am Bingo 12pm	5 Zumba 9:30am Mahjong 9:30am Open Art Studio 11am Senior Fitness 11am Mobile Market 11am Yoga 1pm	6 Chair Yoga 9am Comedy Masque 9am World Affair Discussion 10 Senior Fitness 11am Bridge 12:30pm 45's tournament 12:30pm 3 B's 1pm	7 Tai Chi 9am Teddy Bears 9am Zumba 9:30am Senior Balance 11am Meet&Greet with Doris -11am	1 3 B's 11:30am Bridge 12:30pm 45's Tournament 12:30
Knitting Group 9am Line Dancing 10am 3 B's 11am Senior Fitness 11am Bingo 12pm	12 Zumba 9:30am Mahjong 9:30am Open Art Studio 11am Senior Fitness 11am Yoga 1pm	13 Chair Yoga 9am Comedy Masque 9am Senior Fitness 11am Bridge 12:30pm 45's tournament 12:30pm 3 B's 1pm	14 Tai Chi 9am Teddy Bears 9am Zumba 9:30am Senior Balance 11am Movie Day 11am	15 3 B's 11:30am Bridge 12:30pm 45's Tournament 12:30 Estate Planning -6.Shyavitz-10am
CENTER CLOSED	19 Chit Chat Group 9am Zumba 9:30am Mahjong 9:30am Open Art Studio 11am Senior Fitness 11am Yoga 1pm	20 Chair Yoga 9am Comedy Masque 9am Senior Fitness 11am Bridge 12:30pm 45's tournament 12:30pm 3 B's 1pm	21 Tai Chi 9am Teddy Bears 9am Zumba 9:30am Senior Balance 11am Resolutions for Brain Health-12	22 3 B's 11:30am Bridge 12:30pm 45's Tournament 12:30
Knitting Group 9am Line Dancing 10am 3 B's 11am Senior Fitness 11am Bingo 12pm	26 Zumba 9:30am Mahjong 9:30am Open Art Studio 11am Senior Fitness 11am Yoga 1pm	27 Chair Yoga 9am Comedy Masque 9am Senior Fitness 11am Bridge 12:30pm 45's tournament 12:30pm 3 B's 1pm	28 Tai Chi 9am Teddy Bears 9am Zumba 9:30am Senior Balance 11am Seniors & Scams 11am	29 3 B's 11:30am Bridge 12:30pm 45's Tournament 12:30
				30

COMMUNITY NIGHT MEALS

MONDAY NIGHTS

SERVING STARTS AT 4:30pm

OPEN UNTIL 5:30pm

OPEN TO ALL IN THE HAVERHILL
COMMUNITY



CONGREGATE LUNCHES

AgeSpan will be serving lunches in the
dining room

STARTING AT 10:30 to 11:00

\$2 suggested donation



BINGO

MONDAYS

Haverhill Citizen Center

Cards sold at 12pm

Game begins at 1pm



Must be a member with the COA

H GOLD CARD

Haverhill residents who are 62 and older are eligible for a free HPS "Gold Card", which is good for admission to all regular season home athletic events, musicals and other district events.

These cards can be picked up at the Council On Aging located at the Haverhill Citizens Center (10 Welcome Street). Proof of residence and age is required to obtain a card. Residents will not be permitted to show proof of age at the events.

CHAIR YOGA

JOIN MELISSA

WEDNESDAYS AT 9AM

ROOM 45

\$2 PER CLASS



Our knitting group is in need of
yarn to continue their great work.
Please donate any yarn that has
not been stored for a long time at
the Haverhill citizen center.

Thank you.

Looking for a gift? In the lobby we
have items knitted by the group
to purchase.



Health Updates

WELLNESS CLINIC

WEDNESDAYS 9-11

WITH NURSE MARY CONNOLLY



FOOT CARE IS BACK!!

Certified Foot Care Specialist,
Marie Anderson, NP, will be available
the

**3rd Friday of
every other month at 11am.**

You must have an appointment to be
seen.

Appointments may be made by
calling nurse

Mary

at 978-374-2390 X 3915.

There is a \$45 fee for the service,
payable with cash or check. At your
first appointment a complete foot
evaluation will be done.



VETERINARY CARE PROGRAM

AgeSpan is fortunate that, through the generosity of Meals On Wheels America and PetSmart, we can offer people 65 and over help with these bills through our Veterinary Care Program.

Who can apply?

People currently receiving AgeSpan services , such as Meals on Wheels, home care or those living in community housing.

People 65 and over, not using our services

People who reside in one of the 28 cities/towns we service.

For more information you can contact AgeSpan at **800-892-0890** if you receive our services

If you are not receiving our services, you can contact Sandy Jennings at

978-946-1222

HAVERHILL COA

MEET & GREET

DORIS SEGAL

JANUARY 8, 2026 | 11:00 AM
DINING ROOM

MEET OUR NEW VAN DRIVER. COME
SHARE YOUR IDEAS ON WHERE
SHOULD THE VAN VENTURE.

CITIZEN CENTER
10 WELCOME STREET

Haverhill Real Estate Exemptions FY 2026

Haverhill provides an additional exemption of 40%

Ownership and residency requirements

Elderly – must be 70 years or older with limits on income and assets. Annually up to \$700.

Widow/Widower – limits on assets. Annually up to \$587.

Blind – must have a certificate from the MA Division of the Blind. Annually up to \$700.

Veteran with Service-Connected Disability – 10%-100% service disability. From up to \$577 to \$1,441 annually.

You must file an application with supporting documents every year with the Assessor's Office beginning November 15, 2025.

Deadline for filing the yearly application is April 1, 2026.

Please contact the Assessor's Office at (978) 374-2316 for
more information.

assessors@haverhillma.gov

HAVERHILL COA

MOVIE DAY

SUPERMAN

Free Entry



Thursday January 15, 2026
11am RM45

Superman must reconcile his alien Kryptonian heritage with his human upbringing as reporter Clark Kent. As the embodiment of truth, justice and the human way he soon finds himself in a world that views these as old-fashioned.

RSVP WITH PAULA 978-374-2390 EXT 3916
HAVERHILL CITIZEN CENTER
10 WELCOME STREET

COFFEE HOUR

LET'S CATCH UP AND HAVE
A LITTLE CHIT CHAT!

Tuesday
January 20, 2026

9-10am
Dining Hall

Enjoy a warm cup of coffee or tea while engaging in casual chats with friends. It's a chance to catch up, simply unwind or make new friends.



ESTATE PLANNING LECTURE

LIVING TRUSTS/AVOIDING

PROBATE COURT/PROTECTING YOUR ASSETS AND MUCH MORE

MANY HANDOUTS/FREE OFFICE CONSULTS

ATTY. GERALD L. SHYAVITZ

11 KENOZA AVE

HAVERHILL, MA

(53 YEAR EXPERIENCE)

G.SHYAVITZ@COMCAST.NET

FRIDAY JANUARY 16, 2026

11-12PM RM 45

HAVERHILL CITIZEN CENTER

RSVP WITH PAULA 978-374-2390 X3916

SENIORS & SCAMS



Learn why scammers target seniors and what you can do about it!



Align
CREDIT UNION

PROTECTING YOURSELF:

UNDERSTANDING COMMON SENIOR SCAMS

- How much do you know about scams?
- Why are You at Risk for Financial Scams?
- The Usual Suspects and Types of Scams.
- Protecting Yourself from Scams.
- Resources to Report Scams & Financial Abuse.

Align is insured by NCUA and MSIC.

Presented By:

Jennifer Souza - AVP Community Engagement & Financial Literacy

January 29, 2026 11am

RSVP 978-374-2390 ext 3916

+ AMESBURY + DANVERS + FRAMINGHAM + HAVERHILL + LOWELL + SEABROOK +



NEW YEAR, NEW MINDSET: RESOLUTIONS FOR BRAIN HEALTH

THURSDAY JANUARY 22, 2026

12pm
Room 45



RSVP
978-374-2390 x 3916

ALZHEIMER'S
ASSOCIATION

10 WELCOME STREET
HAVERHILL, MA 01830

A NEW YEAR, A NEW OPPORTUNITY TO VOLUNTEER

MAKE A DIFFERENCE!

Drive older adults in your community to medical
appointments. You decide when and where.

This is a unique, personal and flexible volunteer opportunity
that works around your schedule.



Mileage reimbursement and supplemental
insurance is provided.

NEET- Northern Essex Elder Transport, Inc. is a
non-profit organization providing non-emergency
medical & essential transportation for older adults with
the support of volunteer drivers.



Scan here to volunteer today!
driveforneet.org/volunteer



Important Public Service Announcement!

DO NOT put your jewelry box out at a yard sale! You could be giving away HUNDREDS or THOUSANDS of **\$\$\$**. We'll help you find, and pay you fairly for your hidden **GOLD, SILVER**, and vintage costume jewelry treasures! Also buying US & foreign silver & gold coins, your unwanted sterling silver flatware and serving pieces & old watches.

Pratt Hobby Shop
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978-352-2234

Celebrating our 50th year in business!



Giving starts with heart.

It's a privilege to be part of a community that looks out for one another and lifts each other up when needed. At Pentucket Bank, we're proud to support the members of our community of all ages. We value those who have helped shape our past so that we may thrive in the future. Thank you!

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Groveland, MA 01834
Nichols-Village.com

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rtutulescu@4LPI.com • (800) 477-4574 x6222

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Haverhill Council On Aging, Haverhill MA

06-5434



Ruth's House Client Referral Program

Ruth's House 111 Lafayette Square Haverhill, MA 01832

Phone# 978-478-6644 email:referrals@ruthshouse.org www.ruthshouse.org

We offer FREE Clothing to families and individuals 4 times a year.

Eligibility Requirements: Government Assistance such as: HIP, SNAP, WIC, SSI, SSDI, Medicare, Rental or Fuel Assistance.

nationalgrid

Connect to Caring

Meet with a Customer Advocate at **Haverhill Citizen Center**

Our Customer Advocates will be available to meet one-on-one on **the 3rd Thursday of the month** to discuss options to manage your energy bill and help you find assistance, including:

- Discount Rate
- Payment Plans
- Budget Billing
- Arrears Management Program (AMP)

No appointment is needed, but please bring the following when you visit:

If you receive SNAP, MassHealth, SSI or WIC, please bring your benefit card and/or program acceptance letter to enroll in our Discount Rate Program.

If you are looking for assistance, we're here to help.

For more information, please visit ngrid.com/heretohelp

Life can be hard but finding assistance shouldn't be.

Haverhill Citizen Center –
10 Welcome Street
Haverhill, MA 01830

Happy Holidays! As the holidays approach and we enter the snowy, wintry weather, I want to update you on what's happening in the State House and around our communities.

My bill, S.243, An Act requiring consumer notification for chatbot systems, is moving through the Joint Committee on Consumer Protection and Professional Licensure. This bill requires companies to clearly disclose when consumers are interacting with a chatbot so people aren't misled by AI during commercial transactions.

On October 30th, we held a public hybrid hearing where we heard the DRIVE Act. I co-chaired this hearing with my house counterpart, Chairwoman Carole Fiola. Governor Healey, Secretary Paley, and many other colleagues testified in support of the DRIVE Act. This funnels \$400 million into Research and Development.

Friends from the Andover Senior Center visited the State House this month. It was great to connect with them and discuss the issues that matter most to our community.

I visited institutions like UMass Amherst and learned about initiatives such as the "Future of Food" and collaborating with leaders in Pittsfield on housing, energy, and regional economic growth.

I was able to run the Feaster Five in Andover on Thanksgiving and attend multiple holiday parades in Andover, Merrimac, Amesbury, and more!

Merrimac was awarded a \$30,000 grant to install curb cuts from the Massachusetts Office on Disability.

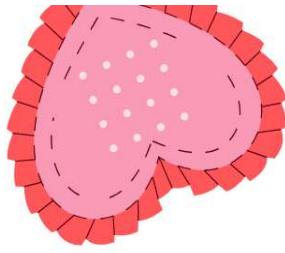
Andover Housing Authority received a \$3 million state grant for updates to Frye Circle Elderly Housing through the Comprehensive Modernization Program Award.

Connect with me at barry.finegold@masenate.gov or call the office at 617-722-1612.

To stay up-to-date with what I am working on, follow me on Facebook, Instagram and X (Twitter).

Best,

Barry



HAVERHILL COA

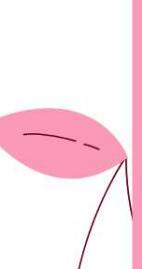
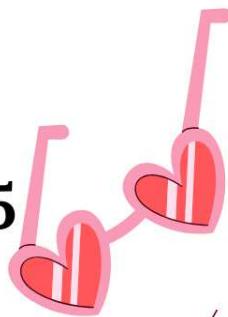
Valentine's Day Party



Thursday February 12, 2025

12-2pm

\$15 per ticket



Reservations start on 1/20/26

for Haverhill Residents

Reservations 1/21/26 for
non Haverhill residents

RSVP

Paula 978-374-2390 ext 3916



SNOW DATE
2/26/25

10 Welcome Street

January Regular 2026

Monday	Tuesday	Wednesday	Thursday	Friday
				2 No meals Holiday
5 Two Compartment 3oz sliced Beef 4oz Burgundy Sauce with carrots & onions (no mushrooms) ½ cup Egg noodles 1pc MG Bread ½ cup Pineapple	6 3oz Chicken Strips 2oz Sweet and Sour Sauce ½ cup Broccoli ½ White Rice 1pc WW Dinner Roll ½ cup Gelatin No Margarine	7 Cold: 3oz Egg Salad ½ cup Garden Salad 1pc Potato Chips 1pc Sandwich Roll 1pc Dressing 1pc Fresh Fruit (orange) No Margarine	8 Hot dog (L.S Beef/pork) ½ cup baked beans ½ warm Cinnamon Pears ½ cup coleslaw 1pc Hot dog roll 1pc Mustard 1pc Relish No Margarine	9 Two Compartment 2pc Stuffed Shells 4oz Marinara Sauce ½ cup cauliflower 1pc Oat Bread 1pc Cookie 1pc Parm Cheese
12 3oz BBQ Pulled Pork ½ cup Roasted Sweet Potato ½ cup Brussels Sprouts 1pc Burger Bun ½ cup Applesauce No Margarine	13 Two Compartment Beef Stew 3oz Beef 2oz Celery 2oz Carrots ½ cup mashed potatoes 1pc Biscuit ½ cup Cookie	14 3 oz Sliced Turkey 2 oz gravy ½ cup Mashed potato ½ cup Roasted Butternut Cong: Butternut soup 1 pc LS Wheat Bread ½ cup canned Fruit	15 Special Two Compartment HDM: Chicken Cacciatore Cong: Shrimp Cacciatore 4oz Penne & Parsley 4oz Roasted Green Beans ½ cup Strawberry Parfait with vanilla pudding 1pc Parm Cheese 1pc WW Dinner Roll	16 3oz Breaded Pollock ½ cup Mixed Vegetables ½ cup Parm Risotto 1pc tartar sauce 1pc MG Bread ½ cup Canned Fruit
19	Holiday No Meals Served	20 1pc Vegetable Frittata (Spinach & Feta) 1pc Roasted Potatoes ½ cup Capri Blend 1pc Fruit Loaf ½ cup Yogurt 1pc Juice (no milk) 1pc Ketchup	21 3 oz Stuffed Chicken (Broccoli & Cheese) 2 oz Supreme sauce ½ cup Orzo & Peas ½ cup Beets 1 slice MG bread 1pc Fresh Orange	22 Birthday Two Compartment American Chop Suey 3oz beef ½ cup pasta 4oz Tomato sauce ½ cup Cauliflower Cong: Garden Salad /Dressing 1pc WW Garlic Roll 1pc Cupcake
26 1pc meatloaf (1.5oz beef & 1.5oz turkey) 2 oz Gravy ½ cup Mashed Potatoes ½ cup Green Beans 1pc Oat Bread ½ cup Cookie Brownie	27 4oz Baked Pollock ½ Garlic & Dill Sauce ½ cup Brown Rice ½ cup Beets Cong: Vegetable Soup 1pc WW Bread ½ cup Mandarins	28 3pc Pork 2oz Orange Sauce 4oz Lo Mein ½ cup Asian Blend Veggies (no mushrooms) 1pc Dinner Roll ½ cup Pineapple	29 1pc Breaded Chicken 2oz Marry Me Sauce ½ cup Quinoa ½ cup Mixed Veggies 1pc Vienna Bread ½ cup Gelatin	30 Two Compartment 3pc Cheese Ravioli 4oz Alfredo & Mushroom Sauce 4oz Garlic Spinach ½ cup Canned Fruit 1pc MG Bread

RESOURCES



Adults, at least 60 years of age or qualified adults with disability who are determined to be "Homebound" are eligible for home delivered meals at no cost. Call Elder Services of the Merrimack Valley at 1800-892-0890

COULD YOU USE EXTRA MONEY FOR FOOD?

SNAP (Supplemental Nutrition Assistance Program)

For info: Christa Mayfield 617-598-5022/ snap@gbfb.org

AgeSpan & Greater Boston Food Bank has established the Elder Mobile Market program. Eligible Haverhill elders can pick up a free bag of groceries on the 1st Tuesday of every month (depending on your address) You must fill out application. Must be 60 or older and low income.

Info: Amelia DeStefano 978-651-3071 adestefano@AgeSpan.org

Applications from Maria or Paola at HAV COA

PROJECT BREAD'S FOODSOURCE HOTLINE(1800)-645-8333 is able to provide SNAP application assistance over the phone and help identify all of the allowable expenses such as housing and medical costs to ensure you receive full amount of benefits that you are entitled to. **Hotline is open Monday through Friday from 8am to 7pm and Saturdays 10am-2pm.** They can assist in 180 languages. TTY line also available at 1800-377-1292. Or through Live Chat on www.gettingsnap.org

IMPORTANT NUMBERS

HAVERHILL HOUSING

AUTHORITY

978-372-6761 /25 Washington Square

AGESPAN

800-892-0890

RUTH'S HOUSE

978-521-5575

COMMUNITY ACTION

978-373-1971

SOCIAL SECURITY

866-964-4324



Confused about Medicare? Considering enrollment? Unsure about what to do?

The SHINE Program can help.

Are you, a friend or a loved one turning 65 or already 65, considering retirement, and/or simply confused about Medicare?

You are not alone! A SHINE counselor will explain your options and answer your questions.

Learn about the structure of Medicare, when to enroll, and helpful tips to choose plans that suit you, your lifestyle, and your Medicare insurance needs.

Sessions will be presented by a certified SHINE Counselor who provides unbiased Medicare health insurance information and will help guide you through your Medicare options.

Call SHINE at 978-946-1374 to request the link to be sent to you via email, or to talk with a SHINE counselor.

After registering, you will receive a confirmation email containing information about joining the meeting.

Sección de Español



CLASES DE CIUDADANIA PARA SENIORS

DISPONIBLE EN INGLES LUNES 9-10:30 AM

DISPONIBLE EN ESPANOL VIERNES 9-10:30 AM

CLASES DE INGLES PARA SENIORS

DISPONIBLES JUEVES DE 9-10AM

CONTACTAR A MARIA YAGUAL AL

978-374-2390 EXTENSION 3912

PARA MAS INFORMACION

NOTICIAS PARA LA COMUNIDAD LATINA

¿Necesita ayuda con sus cuentas de calefacción?

Llame a Community Action Inc.

978-373-1971/ 978-374-7660

Cupones de Alimentos (SNAP): Si necesita ayuda para aplicar para el programa de SNAP, haga cita con nuestra trabajadora social

AgeSpan y Greater Boston Food Bank a establecido el programa del **Mercado Movil**. Si tiene bajos ingresos, tiene 60 años o más y vive en Haverhill puede ser elegible a recibir una funda de alimentos gratis el primer martes del mes (dependiendo donde vive). Para información contacte a Mayerley Astacio 978-651-3024



Give the Gift OF A LIFT!

Northern Essex Elder Transport, Inc. (NEET) is a non-profit organization providing non-emergency medical transportation for older adults utilizing volunteer drivers.

This is a unique, personal and flexible volunteer opportunity that works around your schedule.

You drive when and where you want.

Mileage reimbursement and supplemental insurance is provided.



driveforneet.org/volunteer

Won't You Give the Gift of a Lift?

Scan here to volunteer today!!



VETERANS

Dept. of Veteran Services

Haverhill Citizens Center
10 Welcome St. Haverhill, MA
Veteran's Office 2nd floor

Jeffrey Hollett Veteran Director

Office Hours: 8am-4pm
(978) 374-2351 Ext 3932
Fax: (978) 521-2626

Financial Assistance Benefits

Massachusetts General Law Chapter 115
Veteran Affairs Claims
Welcome Home Bonuses
State of MA Burial Assistance
State of MA Annuity Application Assistance

Employment

Employment Counseling

Education

Montgomery GI Bill- Chapter 30
Post 9/11 Education Benefits- Chapter 33
Vocational Rehabilitation- Chapter 31

Document Verification

Retrieve Discharge Documents
Military Records

VA Hospital Transportation

Transportation is offered to eligible Haverhill residents to the following Hospitals by appointment only: Bedford, Lowell, and West Roxbury, Jamaica Plain.

Schedule an appointment with
Jared DesRoche 978-374-2351 ext. 3910

The City of Haverhill recognizes and deeply appreciates the service of all veterans. Our office strives to advise, engage, and advocate for veterans, dependents, and their families.



Meals on Wheels drivers needed

in Haverhill

Just a few hours per week can make a difference in the lives of older adults in Haverhill.

More than half of Meals on Wheels recipients live alone, and for many of them, the person delivering the meal is often the only person they will see that day. The pandemic has been especially hard on seniors, many of whom were or continue to be isolated in their homes

When you sign up to become a volunteer Meals on Wheels driver, you do more than drop off a meal. You make a difference.

It's easy to give back. Drivers must be 18, pass a background check, have a vehicle, and a valid driver's license. Receive a daily stipend for a commitment from 1 to 5 days a week and just 3 hours per day.

Ready to sign up? Contact Meals on Wheels at nutrition@agespan.org or call 978-686-1422.

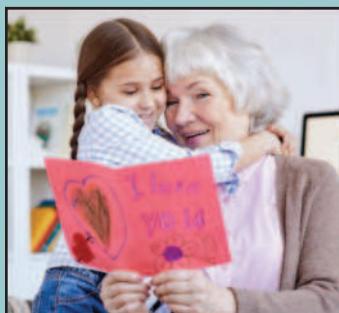


Merrimack Valley Transit

MINI MEVA

An origin to destination service for individuals who cannot use the Meva fixed route bus system. ADA eligible and non-ADA eligible.

Applications available at the Haverhill COA or you can contact Meva at 978-469-6878



WINGATE RESIDENCES
AT HAVERHILL
INDEPENDENT LIVING • ASSISTED LIVING
MEMORY CARE

LIVE WORRY-FREE AND
ENJOY MOMENTS WITH
THE ONES YOU LOVE.

wingateliving.com | 978.912.9250

Need Help with Medicare Plans?
Special or Open Enrollment Period?
Retiring/Turning 65?

Schedule Phone Appointment to
Review Prescription Costs
Supplement & Medicare Advantage

Call 978-314-3760

debhaleyinsurance@gmail.com

Deb Haley

Certified Enrollment Agent

MA, NH, ME, VT, CT, RI, NJ, NC, SC, TN, FL, AZ

Licensed Health Insurance Broker - NPN#18509337

I do not offer every plan available in your area. Currently, I represent 18 organizations that offer 45 products in your area. You may also contact Medicare.gov, 1-800-MEDICARE or your local State Health Insurance Program (SHIP) to get information on all your options.



Are you caring for a
loved one at home
who requires
daily assistance?



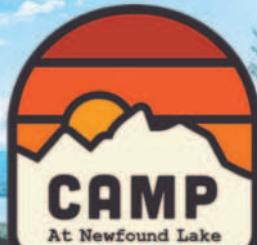
You may qualify for our
program - a MassHealth benefit.
AFCNS offers caregivers:
24/7 support, a tax-free,
monthly payment up to \$1,700,
in-home visits and more.



Serving Essex
County and beyond
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978-281-2612

www.adultfostercarens.com



792 Mayhew Turnpike Bridgewater NH, 03222

CAMP AT NEWFOUND LAKE IS NOW ACCEPTING SEASONAL AND ALL OTHER
RESERVATIONS FOR THE 2024 SEASON.

RESERVE YOUR RV/CAMPING SEASON!

Check us out at:

www.camp-nh.com



Or call us at:
603-744-3344



The Affordable Option in Haverhill

Assisted Living

MERRIVISTA



Private units featuring full kitchen and private bathroom.

Schedule a Tour Today!

Call (978) 374-2170



www.bethanycommunities.org



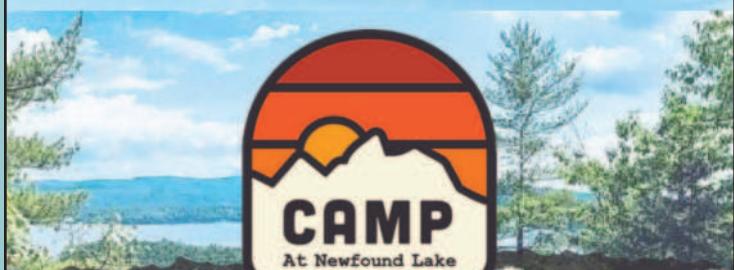
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HELLO RV AND CAMPING COMMUNITY!



792 Mayhew Turnpike Bridgewater NH, 03222

CAMP AT NEWFOUND LAKE IS NOW ACCEPTING SEASONAL AND ALL OTHER
RESERVATIONS FOR THE 2024 SEASON.

RESERVE YOUR RV/CAMPING SEASON!

Check us out at:

www.camp-nh.com



Or call us at:
603-744-3344

Community Action, Inc.

Home Energy Assistance Program (HEAP)

Would you like to know how you could get up to
31% OFF on your monthly National Grid bills
and/or home heating oil at deep discounts?

Homeowners can also receive assistance

with heating system repairs,
replacements and free home energy audits.

Visit our website to apply:

www.communityactioninc.org

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Haverhill Council On Aging, Haverhill MA



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