



The Bow Times

"Of the People, By the People, For the People"



STATE SENATORS AND REPRESENTATIVES MEET WITH TOWN OFFICIALS



Selectman Kiniry, Senators Stiles, Boutin & Forrester (L-R)

At a joint Board of Selectmen and School Board meeting on August 18 the members were joined by six members of our legislature to field questions on State finances.

Boutin (R-Hooksett), was able to bring the Chair of the Senate Finance Committee, Jeanie Forrester, and the Chair of the Senate Education Committee, Nancy Stiles, to field questions on fiscal "downshifting" and Common Core.

Bow's State Senator, David

Chairman Forrester point-

ed out that under the budget vetoed by the Governor, Bow would actually have a net increase for state aid to our schools. As for Common Core, Chairman Stiles of Hampton said it is a local decision and is not mandated by the State. Statewide testing is still a requirement to show the peaks and valleys of educational performance to encourage improvement in the schools.

Failing bridges was the main topic of questions by the Selectmen. Bow currently has three (3) red listed bridges and, at the later meeting of the Selectmen, two engineering contracts for the Dunklee Road and Birchdale Road bridges were approved so Bow can proceed to qualify for 80% state aid.

Senator Boutin said his goal was to obtain funding for two of the three bridges in the capital budget. As Chairman of the Senate Public Works Committee, he was described as a "strong and effective



Representatives Kuch, Hoell and Martin (L-R)

voice for Bow" by Finance Chair Forrester, who said the Governor had cut \$6,800,000 of additional road aid from the budget. (Cont. on p. 9)



DOMINIC LUCENTE CHOSEN FOR BUDGET COMMITTEE

Financial planner Dominic Lucente was selected to fill the vacancy created when Jennifer Strong-Rain was elected to the School Board. Five candidates submitted an application to serve on the Budget Committee. Lucente was chosen by secret ballot by the

seven other members of the Budget Committee. Lucente is married to his wife Meredith and they and their son Jack, age 7, live at 5 Pine Crest Drive in Bow.

Dom has a bachelor's degree in business management and his financial planning column appears monthly in this newspaper.

HAZARDOUS WASTE IN BOW?

WE ALL HAVE IT! WHAT IS IT AND HOW DO YOU GET RID OF IT?

SEE PAGE 6

SUGAR RIVER BANK WANTS BOW BUSINESS



A 120 year old mutual bank headquartered in Newport has moved to Concord and wants to work with people and businesses in Bow.

With a new 3,500 square foot building at 198 Loudon Road, CEO Mark Pitkin is proud to offer "a hometown banking feel to the folks in neighboring Bow." The Concord of-

fice has seven employees and offers full service banking, including residential and commercial lending, personal and business accounts, Next Financial Services, and safe deposit boxes.

The Branch Manager is Colette Garside-Conway who has over 18 years of branch banking (cont. on p. 2)

NEIGHBORS QUESTION SITING OF POSSIBLE SAFETY BUILDING

Residents in the area to the north and east of the currently proposed site for a \$5,000,000 safety facility have brought their concerns to the Public Safety Building (PSB) Committee at recent meetings. That Committee and the Planning Board walked the site on Knox Road to the north and east of the sledding hill at the end of July.

At that site visit Heidi Lane resident, Jill Holmes, raised a concern about the depth of a buffer zone around the project for people who otherwise live in a quiet residential neighborhood. "The buffer would be a big concern for noise and light" said Holmes. Turee View Drive, Jonathan Lane, as well as Heidi Drive, are where houses abut the possible site.

"The town owns acres of land off of Allen and Robinson Roads so why does it have to be here?" asked one resident.

At the August 3 meeting of the P.S.B. Committee Gil Rogers of Jonathan Lane, who is a 15 year veteran of the Planning Board, inquired about a second egress from the site in case trees were down on the one entrance/exit. The response was to remove tall trees and have a widened roadway going in.

Meredith Cross, of 21 Jonathan Lane, was concerned the zoning provides for only a 50 foot setback so a greater footage should be written into the request for proposals or RFP. She was also concerned about cutting down the largest trees that form a visual barrier to the project.

PSB Committee Vice Chair Art Cunningham said the largest white pines would come down, but not hemlocks.

The height of any tower or towers was raised on August 17 by Jill Holmes of Heidi Lane, who was concerned about a possible 80 foot tower for communications with only a 100 foot setback.

No one could answer how many towers there will be or how high and visible they may be.

According to the Committee, funds for a tower are part of \$500,000 to be held back from the \$5,000,000 as town-provided fit up and equipment.

(SUGAR RIVER cont. from p. 1) experience in the local area. Ms. Conway of Loudon, has been involved with the local community for years, participating in town youth athletic programs, Junior Achievements, Make a Wish Foundation, and Kids Café. Mary Sullivan, who has over



L-R Amanda Wood with NEXT Financial Group, Collette Gardside-Conway, Branch Mgr., Mary Sullivan, Mortgage Loan Originator and Joe Conway, Commercial Lender

20 years of residential lending experience in Concord, provides convenient lending services for new home purchases, mortgage refinancings, and home equity loans. She currently serves as Director of the Greater Concord Chamber of Commerce and is an avid area volunteer.

Joe Conway, a 25 year commercial loan veteran, is available to provide business loans including real estate mortgages, lines of credit, and equipment financing. He is well known in the Bow and Concord market for working closely with compa-

nies of all sizes to meet a variety of needs.

Newly elected local corporators, known to many in Bow, include Gary Coffin, Jeffrey Graham and Robin Wells. Jeffrey Graham is a CPA and the Managing Officer of Graham & Graham, P.C. with NH offices in Concord and Laconia. Gary Coffin is the Director of the Accredited Real Estate Academy and past Founder, President, and CEO of Horizon Settlement Services, Inc. of Concord. Robin Wells is a principal and founding member at Carew & Wells, P.L.L.C., Concord. She is a CPA with more than 20 years of public accounting experience and is the President Elect of the New England Graduate Accounting Studies Conference.

CEO Pitkin stated "that building close relationships with customers is what hometown banking is all about." He is excited to provide local services to Bow residents and businesses.

The bank's other offices are located in Warner, New London, Sunapee, Grantham, and Newport. The bank's asset base is \$260 million with capital of over \$36 million. The bank may be contacted at 227-6020 or visit them on-line at www.sugarriverbank.com.

The right loan for the right home.

With over 30 years of banking experience, Mary Sullivan can help you choose the right financing solution to fit your specific needs:

- Adjustable Rate Mortgages (ARMs)
- Fixed Rate Mortgages
- Jumbo Home Mortgages
- Construction Loans and more

Find out what your Hometown Bank can do for you.

Sugar River Bank
Est. 1895
sugarriverbank.com | Member FDIC | EQUAL HOUSING LENDER

Mary Sullivan
AVP/Mortgage Loan Originator
NMLS #560924

Concord office:
603.227.6011
By cell:
603.477.7891
By email: msullivan@sugarriverbank.com

PLUMBING
and
HEATING Corp.

603-225-6929

MBE0000478

The Bow Times

Publisher – The Bow Times, LLC
Editor – Chuck Douglas 224-1988
Co-Editor - Debra Douglas
496-0265

Sales Manager – Gary Nylan
496- 5239

gary42bow@comcast.net
Technical Editor – Denise Ehmling
724-7853

dehmling@thebowtimes.com
Travel Talk Editor - Chase Binder
Contributing Writers – Chase Binder,
Joyce Kimball and Faye Johnson
Photographs - Eric Anderson
Printer – Seacoast Media Group

Mailing address for news or notices: 40 Stone Sled Lane, Bow
Email: info@thebowtimes.com

DEADLINES: 1st of the month; classifieds must be prepaid -- cash, check or pay online at www.thebowtimes.com

ADVERTISEMENT ERRORS: We will be responsible for errors in advertisements only to the extent of correcting the same in the next issue using space equal to the items in error.

LETTERS POLICY: We will print letters to the editor on a space available basis. Letters should be no more than 200 words, typed or e-mailed. Letters must be signed with an address.

PHOTO SUBMISSIONS: We encourage individuals and groups to submit photos of their events or activities, by email or call the Technical Editor.

CORRECTIONS POLICY: We strive to present accurate news reports. We will correct factual inaccuracies in our coverage. We encourage readers to tell us if we have made a mistake.

Postal Information: Bulk rate postage paid at Portsmouth, N.H. Postmaster. Send address changes to the Bow Times Permit #130.

A proud member of the New Hampshire Press Association

TRAVEL TALK

BOW SCHOOL LIBRARY RETIREE TO SERVE IN ALBANIA

BY CHASE BINDER



Chase Binder

Bow resident Jeanette Lizotte of Woodhill Hooksett Road is familiar with building school libraries from the ground up. Almost twenty years ago, Lizotte planned the library for the much-anticipated new Bow High School. Every fall since then, she's been right at her desk greeting fresh new faces as Bow High's Library Media Specialist.

This fall it's much the same thing, but Lizotte is in Tirana, Albania, doing a two-year stint at the brand-new Albanian College Tirana—a private international school covering the primary years through grade 10. First day of school is September 15, but Lizotte has been in-country helping get the new library set up since early August. Her husband, Jeff, and their two dogs (a Yorkie and a Golden Retriever) will arrive soon.

For years Albania, North Korea and Cuba were on the not allowed list for Americans.

The Bow Times will be publishing Lizotte's thoughts and impressions of life in Albania in the occasional series "Letters from Albania." If students or others have questions for Jeanette email them to me at kenokids@comcast.net.



Jeanette with Bow Times

Letters from Albania -- My Arrival

Why do it? That's what everyone asked when I announced that I was taking a two-year position at a school in Albania. After all, Albania isn't Italy or France. It's not a place Americans dream about retiring to—or, frankly, even visiting. It's a Balkan country on the Adriatic and Ionian Seas with a long history of political isolation and angst. It's bordered by Greece to the south, Montenegro to the north and Serbia and Macedonia to the east. Actually, my trip to Albania is a Bucket List thing. My husband, Jeff, and I always talked about living and working abroad. Our kids are grown now. I was able to retire from Bow High School. It occurred to us...if not now, when? I contacted International School Services (iss.edu) out of Princeton, NJ,

which matches candidates from all over the world with job postings in over 150 different countries. Soon I was offered a position setting up the library in a brand-new school in Tirana, Albania's capital. I thought...why not? Now, I'm a member of a team of 30 educators from many different countries—all with one goal, to make the new Albanian College Tirana (actirana.edu.al) the best it can be.



Albania's coastal plains provide the perfect climate for lush palms and lovely public gardens and parks

I flew from Boston to Albania via Istanbul on Turkish Airways. Colleagues met me at Tirana's Mother Teresa International Airport (yes, Mother Teresa was an Albanian!) and I spent the first few days meeting and dining with more colleagues, learning how to get around the city and getting settled in my new home,

a lovely flat in a quiet neighborhood. Like most homes, it is surrounded by a tall gated wall, but inside has a beautiful garden full of trees.

While it is more hot and humid than I expected (I can't wait for cooler weather), the city and surrounding neighborhoods are also much more beautiful and interesting than I expected. Streets are winding and often so narrow two cars can't pass.



Outdoor cafes are a standard feature

There are many palm trees and my home is surrounded by even more exotic (to me anyway!) trees—olives, lemons and limes, pomegranates, plums and peaches. My neighbors have ducks in their own man-made pond, covered with grape arbors. Tomatoes and vegetables are everywhere too. People take so much pride in their gardens!

Homes and businesses are painted bright colors and much of city life happens outside. My home is walking distance to a local promenade called Fusha Aviacionit. There are lots of cafes, bars and restaurants—all with outdoor seating where you can watch people of all types just taking in the air. There are street vendors selling gelato, grilled corn on the cob and other goodies as well as vendors with their wares spread on the sidewalks. Over everything you can hear music playing and watch children running and riding (**cont. on p. 9**)



FACTS ABOUT THE REPUBLIC OF ALBANIA

Total area: 11,100 sq. mi. (about size of Massachusetts)

Ethnic groups: 95% Albanian, 3% Greek, 2% Vlach, Gypsy, Serb and Bulgarian

Languages: Albanian, Greek, Romani, Slavic dialects

Religions: 70% Muslim, 20% Albanian Orthodox, 10% Roman Catholic

G.D.P.: \$6,300 per capita

Population: 3,659,616 (about the same as Connecticut)

Bow Garden Club

By Joyce Kimball

RECYCLING BY COMPOSTING

Learn how to re-cycle your botanical discards (a.k.a. "garbage") by composting outdoors or by composting your kitchen scraps in a red worm bin indoors.

Both methods are easy and can produce high-grade organic fertilizer or "black gold" for your flower and vegetable gardens.



Ruth Axelrod, a UNH Cooperative Extension trained Master Gardener will be the guest presenter at the Bow Garden Club's September 14th membership meeting being held at the Old Town Hall, 91 Bow Center Road beginning at 6 p.m.

All are welcome!

The program itself will take place at 6:30, however you do not want to miss the yummy refreshments that will be available during the social

hour, courtesy of this month's hospitality committee!

The educational program will run approximately one hour including a question and answer period and it will be followed by a brief business meeting of the club. Guests and/or prospective members are not only welcome but are encouraged to attend Bow Garden Club meetings.

Note: You need not be a resident of Bow to join the Bow Garden Club.

Please visit the club's website for more information about the club, www.bowgardenclub.org or contact President Susan Johnson at 224-9808 or Schiltgen6@comcast.net.

Ruth Axelrod became a Master Gardener volunteer in 2010. In Maryland prior to moving to New Hampshire, she completed advanced training in eco-friendly gardening, composting and storm water management which included designing rain gardens. Ruth's passion is educating people about eco-friendly gardening practices, particularly those that help improve and protect the quality of water in our rivers, lakes and bays.



GENERATIONS
DENTAL CARE

NO Dental Insurance?
Unhappy with your Insurance?

We are proud to introduce our
NEW Dental Savings Membership

QUALITY DENTAL PLAN
Save money on every visit!*

*Excludes orthodontics.

- No Maximums
- No Deductibles
- No Waiting Periods

Call us today to start saving:
225-6331

9 Triangle Park Drive,
Suite 3, Concord

Dr. Christopher T. Binder | Dr. Albert R. Binder | Dr. Victor N. Stetsyuk

www.generationsdental.com





CHORALE LOOKING FOR BOW SINGERS


The Suncook Valley Chorale invites YOU to join us for our Open Sings.

We do not require auditions, only a commitment to attend rehearsals and learn the music. Our next Open Sings are September 14th and 21st, 2015, at 6:30 in the Concord High School band room.


For more information call Sue Wheeler at 774-3751. Check us out on Facebook!



Governor John Kasich (center) of Ohio was endorsed September 2 by Senator Dave Boutin (right). Chuck Douglas' (left) interview of the Governor is at page 8.




W P Alexander Dairy Farm LLC.
38 Robinson Rd. Bow, N.H.
Rick Nylen 603/496-5351



Raw Milk * Cheese * Jams * Jellies *
* Eggs * Honey * Maple Syrup *

Mon-Fri. 3PM-7PM Sat & Sun 9AM-6PM





FILLING IN SOME GAPS

By Ben Kiniry

is a little more on these topics, which I hope you find helpful.

What is Medicaid? Medicaid is a joint federal and state program that helps with medical costs for some people with limited income and resources. Medicaid also offers benefits not normally covered by Medicare, like nursing home care and personal care services. Typically, a person will have a medical incident, spend a period of time in a hospital, then in rehabilitation and/or a nursing home stay. Generally, insurance and Medicare pay for the cost of this care. However, if the need for rehabilitation and/or nursing care continues for over one hundred (100) days, then Medicare will stop paying. Medicaid is the little known, or understood, cousin of Medicare, which many people believe pays for nursing home care, which after one hundred (100) days it does NOT. Medicare is a federal health insurance program and is broken down into categories for specific needs. Part A covers hospital stays; Part B covers doctors' services, outpatient care, medical supplies and preventative services; Under Part C you can purchase additional coverage for a variety of needs; and Part D is the prescription drug coverage. What I want you to know, and remember,

is that Medicare will pay for a portion of rehabilitation and nursing care, but that there are co-pays and it is limited to one hundred (100) days. After one hundred (100) days, long term care will need to be paid for by you (unless you have long term care insurance (yet another topic for another day)) or once you are destitute, Medicaid will pay the nursing home bill.

What is a Revocable Trust?

A revocable trust is a contract that has three parties. The first party is the grantor, who creates the trust and funds it with his or her assets. The second party is the Trustee, a person or financial institution, which is the legal owner of the trust assets and manages the assets according to the terms of the trust. The third party is the beneficiary, an individual or charity that benefits from the trust. Generally, my clients are the Grantor, as well as the initial Trustee and the primary beneficiary. Revocable Trusts are utilized to have another party manage your affairs (similar to a Durable Power of Attorney) if you should become incapacitated and upon your death the assets held by such trust avoid the cost and inconvenience of probate for a surviving spouse and children.

For example, Rose wanted to



Elder Law
Estate Planning
Probate Law
Veterans Pension
Special Needs Trust/
Disability Planning
Conservatorships/
Guardianships
Asset Protection/
Medicaid Planning
Retirement Account
"Stretch" Trust
Providing Peace of Mind
One Family at a Time!
9 Van Ger Drive
Bow, NH 03304
Tel: (888)471-2903
www.kinirylawfirm.com

allow her second husband, Howard, to reside in her home for the remainder of his life and upon Howard's death, gift the house to her son, Joe. We placed her home in a revocable trust which gave Howard life use of the house so long as he pays for the cost of maintaining the property. Upon Rose's passing the home avoided probate, her son is now acting as trustee and Howard is residing in the house. Upon Howard's passing, the house will be distributed to Joe, again avoiding probate. **(Cont. on p. 23)**



APPLES & MORE



47 % Prefer Apple Pie



Great Apple Selection

CARTER HILL ORCHARD

73 Carter Hill Road
Concord, New Hampshire 03303

603/225-2625

www.carterhillapples.com



MUCH MORE

MUCH MORE



PICK THEM YOURSELF
* Apples * Apples * Apples *

Apple Hill Farm
Come share a touch of country with us!

Farm Fresh Vegetables

Baked Goodies

Our own Jams & Jellies

Visit our Military Appreciation Day Oct. 11, 2015 Noon to 4

Farm Stand open 8:30 am-5:30pm Daily, Tues until 6:30

580 Mountain Rd. Concord 224-8862 www.applehillfarmnh.com

Dir. I-93 to exit 17 head east to Rt.132, left to Canterbury/Concord town line

HAVE AN E-ZPASS TRANSPONDER? IT MAY BE DEAD SOON!

A decade after electronic tolling was introduced on the New Hampshire Turnpike System, owners of the original transponders that were sold are being notified by the New Hampshire Department of Transportation (NHDOT) that those transponders (tags) are reaching the end of their service life.

Customers with transponders that are at least nine years old (tag numbers 02600000001 – 02600300850) are being encouraged to test and/or replace their transponders if their tag is not being read in the lane to ensure the most efficient and cost-effective toll transactions. Tag non-reads can be determined if the account statement shows the license plate number for the transaction instead of the transponder number.

Effective November 1, the E-ZPass toll discount (30% for passenger vehicles and

10% for commercial vehicles) will be only applied to New Hampshire customer accounts when a valid NH transponder is read in the toll lane. Due to the additional costs associated with non-operating transponders, any tolls recorded based upon license plate images will be at the full toll rate. Transponders can be tested at E-ZPass Walk-In Centers in Nashua, Hooksett and Portsmouth, which can be found at <https://www.ezpassnh.com/en/about/csc.shtml>. The cost to replace an interior transponder is \$8.90.

Transponders no longer in use should be returned to a Walk-In Center for proper disposal, or mailed to NH Customer Service, P.O. Box 52011, Newark, NJ 07101-8211. A total of 300,850 transponders were sold to customers between June and September of 2005. These transponders are now exceeding their anticipated battery life of 8 to 10 years.

BOW COMMUNITY MEN'S CLUB

Annual



Lobster Feast

Saturday, October 17, 2015

**At the Bow Community Building
From 5:00 to 8:00 PM**

Advance Tickets through October 15, 2015: Lobster Meal \$25.00, 1 1/2 lb lobster only \$10.00, Chicken Meal \$12.00

Menu Includes:

"Fresh off the Boat" 1 1/2 lb Lobster; A Bowl of Fresh Steamers Clam Chowdah "To Die For"

OR 1/2 Barbecue Chicken, and Potato Salad

BOTH MEALS INCLUDE

Fresh New Hampshire Corn on the Cob, Water Mellon And Ice Tea, Lemonade and Coffee

Kids' Plate Available,

And those who don't like seafood a Kids' meal consists of: A Hotdog, Chips, Corn on the Cob, and Lemonade, Only \$2.50

Purchase your Lobster Feast tickets on or before October 16 by seeing or calling any of the following Bow Community Men's

Club Members: Mike Wayne 715-1466

Charlie Griswold 228-9621 Dick Welch: 225-5862

Kirk Hemphill: 731-8392

HOLY TRINITY GREEK ORTHODOX CHURCH

16th ANNUAL "TASTE OF GREECE" FESTIVAL

**Saturday, September 26, 2015
11 a.m. to 6 p.m.**

Your Favorite Homemade Greek Foods & Pastries

Jewelry.....Greek Coffee.....Raffle.....Dancing

Continuous Greek Music by DJ Meleti

68 N. State Street, Concord

603-225-2961

www.holytrinitynh.org

Free Admission

Everyone is Welcome, Rain or Shine

Visa/MasterCard Accepted

Proceeds benefit the Holy Trinity Greek Orthodox Church



Bow and Dunbarton Annual Household Hazardous Waste Collection Day

Saturday October 3 8:30am to 1pm

By Sara Brown

IT IS TIME.... to start looking over those miscellaneous cans and bottles in the basement and garage to bring to the once a year collection sponsored by the Towns of Bow and Dunbarton. From 8:30 am to 1 pm, the Bow Community Building parking lot at the corner of Logging Hill and Knox Roads, will be set up to safely collect hazardous materials from the residents of Bow and Dunbarton.

Brake, transmission and other auto fluids; lawn and pool chemicals; rechargeable and NiCad batteries; drain and oven cleaners; smoke and radon detectors; mercury thermometers and thermostats; pesticides, and driveway sealer are among the variety of materials that should be brought to the collection. These materials should not be put in the weekly trash due to the contamina-

tion of the soil and water table which could result.

Electronics such as computer components, televisions, telephones will be collected with a requisite fee.

Used motor oil will be collected until the container is full. A limited number of fluorescent lightbulbs and propane tanks will be accepted, first come first served.

Latex paint which has been dried in the can and alkaline batteries can be put in regular trash.

If you have questions about what should be brought to the collection, refer to the A-Z Recycling Guide on the Town of Bow website or e-mail the Bow Recycling Committee at bow-recycles@gmail.com.

5 TIPS FOR EASY MEAL PREP!



By Jim Olson

1. Plan your meals for the week.

“If you fail to plan, you are planning to fail.” - Benjamin Franklin

This quote does a fantastic job of summing up the need to plan and prepare if you wish to be successful and stick to any type of goal. Without taking the time to prepare and plan clean meals for the week, it can be easy to fall back on unhealthy, quick options like fast food or frozen dinners. So instead of waiting until you're hungry to decide what to eat, choose to be proactive. Take a few minutes each week to plan your menu for the upcoming

days. This way you'll be prepared with healthy options and you'll be less tempted to go for the convenient and quick choice, which usually doesn't fall in line with your nutrition plan.

2. Make a grocery list and go buy everything you need for the entire week.

Now that you know what you're going to eat for the week, you can easily head to the supermarket and buy everything you need in a single trip. It may seem convenient to swing by the grocery store a few times a week on the way home from work, but in reality it takes a lot of time to drive to the store, walk around to find the items on your list, checkout, haul your bags in the house, and unpack everything. You can save a lot of time by planning to make just one trip to the store per week instead. You're better off using that time to cook healthy food or work out!

3. Cook and prepare foods in advance whenever you can.

There are many foods that you can cook ahead of time such as

chicken to throw on salads or sandwiches, boiled eggs for a quick snack, or sweet potatoes for a quick side dish. Many of these foods stay fresh in the fridge for a few days so you can enjoy them throughout the week. Additionally, cooking your food in large batches can save time and make planning ahead much easier. Cooking in bulk allows you to easily have lunches ready to pack and take on the go or to just have dinner ready after a long day. You can even cook extras and throw them in the freezer for a later date. There's no need to try cooking something every time you have to eat, so instead cook in bulk. You'll certainly make sticking to your healthy eating plan much easier.

4. Cut up veggies and fruits at the beginning of the week.


Having veggies, fruits, and add-ins ready for planned meals can be very handy. For instance, having onions, peppers, shredded carrots, zucchini and other veggies precut to throw into eggs, stir-fry, soups, or salads is a great way to cut down on prep

time during the week. And if you love smoothies, another tip is top chop and freeze your fruit in individual size servings ahead of time. The reduced prep time will make cooking during the week much more convenient.


5. Premeasure and package foods and snacks to have handy.

When the midday munchies hit or you're running late for a meal, it's always a good idea to have some snacks readily available to quench your hunger. Otherwise it can be too easy to stop and grab some junk at the nearest vending machine or convenience store. For instance, having small bags of premeasured nuts or trail mix is handy to throw in a bag or desk drawer so they're available whenever you need a quick snack, such as those times when you get stuck in traffic or kept late at work.

You could also have premade bags of veggies and hummus, homemade protein bars cut up, or chopped fruit ready to grab and go for whenever you need them.




INDIVIDUAL FITNESS



Before

80 South Main St. Concord, NH.03301
www.individualfitnessllc.com
603/224-8096
A Testimonial
By
Katrina Giuda



After

My Husband, Brandon gave me the most valuable Christmas gift this past year that he will ever give me. And...he did not realize it at the time. The gift was my 2 week trial ay Individual Fitness. It has changed my life. Twenty-one pounds lighter, thirteen inches lost, smarter food choices, and without saying, the gifts that Jim gives me every Tuesday and Thursday. We have a saying, “Every session is like Christmas. He gives so I can lose”. I first met Jim at the end of January and because of vacations and conventions already planned, I didn't really buckle down until the first of April.

I have to admit I was very nervous about having one on one training when I first received my gift. But now I would not work out any other way. I so enjoy coming to Individual Fitness and enjoy meeting other clients and seeing their results!

To sum up my experience thus far: **21 pounds lost 13 inches gone!! Merry Christmas to me!!!**

~Katrina Giuda

Please Visit our website (individualfitnessllc.com) to read the rest of Katrina's Story

One on One Personal Training * Unlike group situations * Individual Fitness is Focused on Your Goals, And Seeing Them Through.

To Help Getting You Started, Bring in This AD and We Will Give You A Complimentary Consultation.

A Complete Health And Fitness Assessment & 25% Off Your First Month.

Offer Expires 10/15/15

QUESTIONS & ANSWERS WITH OHIO GOVERNOR JOHN KASICH

CHUCK DOUGLAS: Governor, can you tell us here in New Hampshire why you are running for President?

GOV. KASICH: First of all Chuck I want to thank New Hampshire for a good job screening candidates and we all should realize how important that role is. Can we balance a budget? Yes. Can we restore the economy? Yes. Can you win some of the battles on the war on drugs? Yes. These are all challenges. I have met them in Ohio as its Governor. We went from an \$8 billion dollar deficit to a \$2 billion dollar surplus. We've cut taxes by \$5 billion dollars and we created for the first time in Ohio history an earned income tax credit so people from the bottom up will have an incentive to work and be able to move up the ladder. Our wages are growing faster than the national average. So, in Ohio we are financially strong and in a position to help people and that is what I want to do for America. I had the second largest electoral victory in Ohio history carrying 86 of 88 counties. I'm sure I didn't do everything right, and we still have a long way to go, but you know what? That ain't bad. I can bring folks together rather than divide them.

CHUCK DOUGLAS: Immigration has become an issue of importance so what are your ideas about it?

GOV. KASICH: Remember President Reagan? I used to work with him and I knew him. He had an amnesty back in 1986, but what we never did was seal the border. We will do so and once we do if someone comes in illegally, they are going back. No more questions, they're going to go back. But we should have a guest worker program so people can come in and out who have jobs. And for the 11 or 12,000,000 that are here improperly, if they are law abiding, they are going to have to pay a penalty and they are going to have to assimilate. They will have to say who they are and check in so we know who they are but if they are law abiding, they should be able to



stay, but not if they are felons.

CHUCK DOUGLAS: What about the inability of many politicians to work together to solve national problems?

GOV. KASICH: We are all in this together. Even if you may be a liberal Democrat and I am a conservative Republican there are certainly some things that we can agree upon but when we disagree, it's ok. You know, when I was in Congress, we would go to the gym, play basketball and knock each other around. We were friends afterwards and once in a while you get the benefit of the doubt on a bill.

We have to restore respect, not just in politics but in all of our minds, and one final thing, the people have to demand it. They have to say, you in office have to do better at getting along because we aren't going to balance the budget, close the border, rebuild the military, shrink the government, do all the things we want to do unless we do some of it together. It's just the way it works. You can't think that just one party can get it all done because it can't. At the end of the day the voters are in charge. This is what leadership does; it drives things to a good outcome. That is what I did in Ohio and we can do it to fix America too.

CHUCK DOUGLAS: How has your Medicaid expansion worked out in Ohio?

GOV. KASICH: Our goal in Ohio was to make sure that instead of people just being in prison, if they are drug dependent, we want to treat them and get them on the mend so they don't end up back in

prison which has become a revolving door. If we don't treat them, it's \$22,500 year to be in prison so we used the money toward solving those issues.

We also have the mentally ill too. We have 10,000 mentally ill people in prison but how do they get there? You know, they start off by shop lifting or doing something really silly and they work up to big legal trouble, but many wouldn't be in jail if they got proper care.

And then for the working poor, instead of them being in the emergency room where it is more expensive, we get them some healthcare so they can not only work, but climb up economically. Also, we are changing our welfare law so



Photo by Brian Snyder/Reuters

they get to keep their child care if they make more money. So, there is an arithmetic part of this, but there is also a moral part of this. We don't want to flush human beings and their potentials down the drain. State Medicaid was growing at 10%, but when I came in to office in 2010, we got the in-

crease down to 2% and we did it by reforming the program. It is growing faster now because more people are on the rolls but per capita costs continue to come down. Of course, we don't want these people to be on it forever, so they are going to have to assume some personal responsibility as well after a period of time.

CHUCK DOUGLAS: We have tens of thousands of troops in Korea, Japan and Germany from wars 60/70 years ago. Should we reposition them to the mid-East?

GOV. KASICH: Well, first of all, as for troops in Germany, we know about the problems with Putin and Ukraine which is why the NATO alliance needs to be strengthened rather than withdrawing troops now. In terms of Korea or Japan, the President did talk about a pivot to Asia and I think that's the right thing to do but we should be asking those countries to do more to support themselves and for more money to be spent by them on their defense. Having served 18 years on the House Armed Services Committee, this is an area I understand well and I don't think it would be the right thing at this point where we are to reposition. We always want to look at it, but at this point we are fine given the situations with Russia and China.

CHUCK DOUGLAS: Thank you Governor for your time.

Student Discounts for Students with a "B" Average or Better



**RELIABLE INSURANCE
SOLUTIONS LLC**

Matt Poulin
5 Hills Avenue
Concord, N.H. 03301

**603/568-2535 (cell)
603/715-2975 (office)**
matthew.poulin@comcast.net

Free Comprehensive Review of Your Insurance Needs

www.Solutions.4.Insurance.com

Auto * Home * Life * Commercial * Investments

STATE SENATORS cont. from p. 1

Merrimack Station, both Bow representatives, Bill Kuch and John Martin, said they had voted against selling the plant or shutting it down. J.R. Hoell, who lives in Dunbarton and is the third State representative for Bow and Dunbarton, was also a strong advocate for the plant. At the Selectmen's meeting the School Board members said they had received complaints and parental concern about voting at the middle school because of the hundreds of

adults coming in and out of the facility. It concerns some of the children as well as teachers who feel the flow of people is a potential safety issue for the security of the students on election days.

The School Board said it is beginning the support staff and teacher negotiation process for a contract governing pay and benefits. One of the main concerns is the ever rising cost of health insurance and avoiding the Cadillac tax discussed in last month's edition of this newspaper.

LIZOTTE cont. from p. 3

parents trail along. It's the most entertaining people-watching I have ever enjoyed!

Since our new school isn't open yet, we are doing training at our sister school, a bus-ride away at the coastal resort town of Durres, on the Adriatic Sea. The beaches are beautiful and there are also many ruins and castles which I hope to explore and write home about. But as lovely and colorful as the country is, the people are even more wonderful. They are friendly and cheerful...and, in spite of a long and difficult Communist history, they love Americans! I will write more as time goes on. I am barely a month into a two-year stay...who knows what will happen next? Until next time,

Jeanette Lizotte



ROBERT C. KUEPPER, D.D.S.
Diplomate, American Board of
Oral & Maxillofacial Surgery

Robert C Kuepper, D.D.S.

at
Pembroke Place
5 Sheep Davis Road
Pembroke, NH. 03275

Tel: (603) 224-7831

WHITE ROCK NEWS



White Rock Senior Living

Community

Presents

"Bone Builders"

Fitness Class

With Ann Marie

Tues. & Thurs.

10 AM.- 11 AM.

All are Welcome

Happy Hookers"

Knitting Club

Meets on Tuesdays

At 9:00 AM

At White Rock

All are Welcome

**Time is Running Out and
Space is Limited**

**For Painting Class with
Linda Hammond on Friday
September 18th at 10:00AM**

The Cost \$25.00

**Call Elizabeth at
603/724-6250**

**Baker Free Library is
Holding a Smartphone Class
On Monday Sept 21st
At 9:00 to 10:00 AM.**

**Impress your family with
your new knowledge**

**Card Bingo is held on
Tuesdays at 2:00 PM.**

**Regular Bingo is held on
Thursdays at 1:30 PM**

**Come Join Us For
Dinner**

**Tuesday—Friday Evening
Public Invited**

Minimal Cost \$7.50

Reservation Required

Please Call

Elizabeth's Kitchen

At 848-2949

Monday October 19th Flu Clinic

From 4:00 to 5:00 PM

Open to the Public.

Tuesday, September 22, 7:00 PM.

The Dunbarton Historical Society

And

The New Hampshire Humanities Council

Present

Poor Houses and Town Farms:

The Hard Row for Paupers

From its earliest settlements New Hampshire has struggled with issues surrounding the treatment of its poor. The early Northeastern colonies

followed the lead of England's 1601 Poor Law, which imposed compulsory taxes for the

maintenance of the poor but made no distinction between the "vagrant, vicious poor" and the

helpless and honest poor. The confusion persisted for generations and led directly to the establish-

ment in most of the state's towns of alms houses and poor farms and, later, county

institutions which would collectively come to form a dark chapter in New Hampshire history.

Steve Taylor will examine how paupers were treated in these facilities and how reformers eventually succeeded in closing them.

Location: St. Johns's Episcopal Church, 270 Stark Hwy. N. Dunbarton, NH.

Contact: Gary Attalla 603-493-3383.

BHS Falcon Booster Club Thanks Sponsors

Thank you to all of the golfers and sponsors who generously supported the Falcon Booster Club's 19th annual golf tournament held at Stonebridge Country Club. Your donations directly impact over 300 athletes this school year and we appreciate your contribution to our community.

Gold Sponsor: Northeast Delta Dental;

Silver Sponsors: Davidson & Stone PLLC, ASG Security Systems, Eastern Propane & Oil, Merrimack County Savings Bank, Rowley Agency; Beverage Cart Sponsors: North Country Golf Carts, William H. Young Excavating & Paving; (cont. p. 21)

BERKSHIRE HATHAWAY
HomeServices
Verani Realty

www.verani.com/agent/linda-hutton

Linda Hutton
Broker
Realtor of the Year
Capitol Region Board of Realtors

Fine Homes International Specialist
Top 12/Leading Edge
"SELLING NEW HAMPSHIRE BY THE YARD"

Linda has been selling residential property, land, elegant homes, farms and staging homes for (24) years in Bow.
"Linda has still sold more houses in Bow than anyone"

Contact Me Today
LSHUTTON@aol.com
BHHS Verani Realty
143 N. Main Street Suite 103 Concord, NH 03301

Cell # 731-2202 (Preferred)
Office # 224-0700 X6530
Direct # 223-6530



The Mini Page®

Founded by Betty Debnam

Math Fun

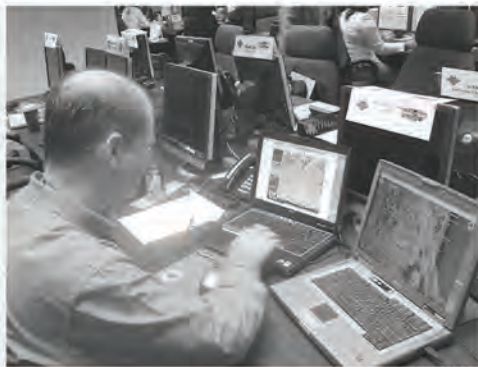


image courtesy NOAA

Mini Fact:

Weather forecasters use math to predict what the day will be like.

Math is everywhere in our world. You use it every day, and you're probably better at math than you think you are.

Let's explore some examples of how we use math in our everyday lives.

Shopping math

Shopping is packed with math. We use it to figure out:

- what size to buy
- if we can afford it
- how many things we need
- how much a sale item really costs.

Can you figure out how to solve these math problems?

You are helping your dad shop for a party, and you are in charge of getting the hot dogs and buns. There are 12 hot dogs in each package. But there are only 8 buns in a package.



• If you want to serve 24 hot dogs, how many packages of them will you need?

• How many packages of buns do you **estimate**, or guess, that you'll need?

• What if 30 people are coming to the party? How many packages of hot dogs will you need? How many packages of buns will you need?

Fraction fun

Fractions are a way to talk about a part of something. For example, say you have a birthday cake. Your mom has divided it into four equal pieces. Since it is your birthday, your mom gives you two pieces.



You could say that you got two pieces of cake. Or you could say that you got $\frac{2}{4}$ (two-fourths) of the cake. This means you got two of the four pieces. This is the same thing as saying you got $\frac{1}{2}$ of the cake.

• If your brother got $\frac{1}{4}$ of the cake, how many pieces did he get?

Cracking the fraction code

The bottom number of a fraction tells you how many equal pieces there are in the whole thing. The top number tells you how many pieces of the whole you are thinking about.

You got two-fourths of the cake. The bottom

$$\frac{2}{4} = \frac{1}{2}$$

number tells you there were four equal pieces. The top number tells you that you got two of those four pieces.

We know that 2 is half of 4, and 1 is half of 2. You got two pieces of the cake — you got $\frac{1}{2}$ of the cake.

Be a math spy

Look at the back of a \$1 bill.

• How many arrows is the eagle holding?



• How many steps are on the pyramid?

• How many leaves are on the olive branch?

When you've counted these items, ask yourself why the dollar designers chose these numbers. What do they have to do with our country?

Cooking the numbers

We use math every time we cook. We use it to measure ingredients, figure out how long it will take to make something and to cook it, and how healthy it is.

Answers:

Shopping math answers: If you want to serve 24 people, you need to buy 2 packages of hot dogs ($2 \times 12 = 24$), and 3 packages of buns ($3 \times 8 = 24$). If you want to serve 30 people, you need to buy 3 packages of hot dogs, and you will have 6 hot dogs left over ($3 \times 12 = 36$). You will need to buy 4 packages of buns, and you will have 2 buns left over ($4 \times 8 = 32$).
Fraction fun answer: Your brother got one of the four pieces.
\$1 bill answer: There are 13 arrows, 13 steps and 13 leaves on the olive branch. The number 13 represents the 13 original American Colonies.

Resources



On the Web:

- to.pbs.org/1O4v0Gb
- coolmath4kids.com

At the library:

- "Bedtime Math: A Fun Exercise to Stay Up Late" by Laura Overdeck
- "40 Fabulous Math Mysteries Kids Can't Resist" by Marcia Miller and Martin Lee

Try 'n' Find

Words that remind us of math are hidden in the puzzle. Some words are hidden backward or diagonally, and some letters are used twice. See if you can find:



AFFORD, COOKING, COST, COUNT, DIVIDE, EQUAL, ESTIMATE, FRACTION, FUN, MATH, MEASURE, NUMBERS, PARTS, PREDICT, PROBLEM, SALE, SHOPPING, SIZE, WHOLE.

T S W G V U Y T C I D E R P K
E N H S L E B F M E A S U R E
Q T U O R C L P R O B L E M E
U N A O P E E A Q A J F R V L
A N F M C P B D S P C Y M K O
L U F Z I W I M I G T T L O H
G F O M A T H N U V B S I H W
P A R T S R S I G N I K O O C
X T D N S I Z E V W C D L C N

Mini Jokes



Barry: Who was the king of fractions?

Barbara: Henry the $\frac{1}{8}$!

John: Why was the math book so sad?

David: Because it had so many problems!

Eco Note



In a grocery store, find the soda aisle. Count 58 six-packs. Now do the math: How many cans are there? That's how many the average person in the U.S. uses every year! Start recycling aluminum cans at home and at school!

Answer: 348 cans

adapted with permission from "The New 50 Simple Things Kids Can Do to Save the Earth" by The Earthworks Group, Andrews McMeel Publishing (andrewsmcmeel.com)



*My Table –
Your Table*

By Debra Barnes

*“Food is love –
Share your food &
Share the love”*

TOMATOES!

GLORIOUS TOMATOES!



**BLT?
Caprese Salad?
Sauce?**

My anticipation of August and September tomatoes is almost unbearable. Sure, the first ones off the vine are good, but come August...heaven!

My garden, my sanctuary, is a treasure trove of red, pink, yellow, orange and striped tomatoes. Having spent hours hovering over my seed saver magazines and waiting for my favorite greenhouses to open, the end result is here.

The tomato.

Not that cellophane kind that kids today think is a tomato, tasteless and thick skinned. Not the perfectly shaped one on a vine.

No way...this one is far from perfect in shape but in fact, smells like, tastes like and is the real thing.

The heirloom. The mother lode of flavor! Organically grown with so much love even my husband gets a little jealous!

At the end of our work week and with about 20 lbs of tomatoes on hand...we cook.

I made gnocchi and ricotta Saturday for the first time since I attended culinary school and I followed that up with home-made gravy. (That’s Italian for sauce!)

It was wonderful, plain and simple as that. We shared with friends the delight of what homemade with love is all about.

I will savor every last bite of the most perfect fruit on earth, the tomato.

Kitchen Tip – Do not store your tomatoes in the fridge or in a bag. The cold will mask and diminish the flavor and a bag will force them to ripen much quicker.

Here is my version of the perfect sauce:

3 lbs heirloom tomatoes – chopped (big pieces are fine)

1/2 small white skinned onion thinly sliced

6 TBSP butter

3 large cloves garlic peeled and smashed

½ -tsp. crushed red pepper flakes

Salt and pepper to taste

In a 5 ½-6 quart heavy bottom sauce pot, add the butter and sauté the onion and garlic for a few minutes until translucent. Add tomatoes. Cook over med heat for about 45 minutes until thickened. Add salt and pepper. Using an immersion blender, puree the sauce. You can also use a regular blender or food processor. Let the sauce “completely” cool before blending. Serve on your favorite pasta.

Debra Barnes lives in Bow with her husband Randy. She is a graduate of the Cambridge School of Culinary Arts and chef/owner of Wellington’s Marketplace in Concord.

**WISDOM
v.
KNOWLEDGE**

A **smart** person knows tomatoes are a fruit, but a **wise** person does not put them in a fruit salad!

OUTDOOR SEATING

WELLINGTON'S MARKETPLACE

DAILY LUNCH SPECIALS

NOW SERVING WINE AND CRAFT BEER!

Make Wellington's your one stop hard to find cheeses, wine, specialty foods & now local & handcrafted beer!!

124 No. Main St Concord NH 03301 603-715-1191

FALL BOW HERITAGE EVENT

Saturday, October 3, 2015

The Bow Heritage Commission invites you to a day of history and celebration on Saturday, October 3 from 10:00 AM to 2:30 PM.



Our day will begin at the 1894 Bow Center School House. The school house will be open from 10:00 to 12:00 and various historic items will be on display both inside and out. **Dick Stevens, a long time resident of Bow Center and author of the articles on Historic Bow Center recently appearing in *The Bow Times*, will conduct walking tours of Old Bow Center.** Students who attended this one room school house will be present to answer questions and tell stories. Transportation will be available to visit the Town Pound.



From 11:30 AM to 1:00 PM activities will move to the Old Town Hall where the Bow Men's Club will have lunch of hotdog, cheeseburger, or sausage and peppers w/baked beans, potato salad and beverage available for purchase @ \$3, \$4, & \$5. **The 1880 vault at the Old Town Hall will be open to the public for the first time, and some items currently stored there will be on display.** Do you know what a head and poll tax is? Would you like to see the posted town warrant and annual budget for 1948? Why were ballots sealed and saved in 1952? And what is in the Prince Albert can? Copies of the 1880 Town and School Report will be available, providing information on life in Bow when the vault was built.



From 1:00 to 2:30 activities will move to the Bow Bog Meeting House for a social and fall service. Here you can eat pie the way it used to be done there, sing along with the restored 1880 Prescott Reed Organ played by Maryellen Haynes and hear stories of the Bow Bog Meeting House from locals and those departed. The program will end with the 2nd annual bell ringing service for Bow citizens who passed on from November 2014 through September 2015.



A scavenger hunt with prizes will be held at all locations. Sun catchers of the Meeting House will be available for \$10.

We hope you can join us at one or all of these locations and please bring your children. The present is tomorrow's past and only through the interest of our children can we hope to preserve both.

NOTE; If you attended the Bow Center School, have a story to share of the Meeting House, or wish to verify a name for the bell ringing ceremony, please contact Faye Johnson 228-8149 or fjohnson915@myfairpoint.net

Nurturing the Free Spirit of Every Child

Qualified, Experienced and Dedicated Teaching Faculty

Serving Pre-K through 3rd Grade
Music • P.E. • Foreign Language • Field Trips • Summer Programs
AMS Certified Teachers • State Licensed

Call today to learn more:

Casa dei Bambini (603) 227-9300

Meeting House Montessori (603) 224-0004



Meeting House Montessori School
28 Logging Hill Road, Bow, NH
(603) 224-0004
www.MeetingHouseMontessori.com

Casa Dei Bambini Children's Center
507A South Street, Bow, NH
(603) 227-9300
www.CasaChildrensCenter.com



NORTH END
Montessori School

698 Beech Street
Manchester NH 03104
northendmontessori.com

**NOW accepting
registration for Fall 2015**

Preschool - Elementary

Qualified, experienced
and dedicated teaching
faculty

Monday - Friday 7am - 6pm
Tuition: \$195/week Includes before
and after school care

Call **603.621.9011** for more information

WHEN IT COMES TO RETIREMENT, TIMING IS EVERYTHING

By Dominic Lucente, CFP

Deciding when to retire can have a lasting impact on an individual's financial security for decades to come. Unfortunately for most of us, timing issues are little understood and poorly planned. Regardless of income level, maintaining lifestyle expectations through a retirement that may last 30 years or more requires careful planning.

Most everyone dreams of the day they can finally retire and live the life of leisure. Yet recent evidence suggests that most near-retirees and retirees need to do a better job of timing and long-term planning.

One study, conducted by the Society of Actuaries, looked at retirement risk factors and concluded that while decisions around the timing of retirement are among the most critical for us, those decisions are not carefully planned out.

The study found that while a high percentage of retirees/pre-retirees have considered delaying retirement, when asked how a three-year delay in retirement would or could have affected them financially, almost half of current retirees said a delay would have made them no more financially secure.

Among current workers, nearly 40% felt a delay would have no impact on their future finances.

Another trouble spot is time horizons. According to the study, the typical retiree has a planning horizon of just 5 years; pre-retirees plan just 10 years out. A shockingly low number -- 7% of retirees and 13% of pre-retirees -- look 20 years or more into the future when making important financial decisions. Even fewer respondents have plans to account for their real life expectancies.

Clearly these gaps in planning can have major implications

for your financial security and standard of living in retirement. Please consider the following points when planning for your own retirement.

Should You Delay?

For many, Social Security is a major component of their retirement income. Social Security benefits increase substantially with retirement age. For instance, for those with full Social Security benefits the monthly payout is substantially higher at age 70 than it would be if you opted for an early retirement at age 62.

Visit the Social Security Administration's website for more on benefits and retirement age or make an appointment to see an advisor at the Concord Social Security office.

Consider a Long Horizon

Regardless of income level, maintaining lifestyle expectations through a retirement that may last 30 years or more requires careful planning. Researchers refer to this planning challenge as "longevity risk," or the risk that an individual could outlive their retirement income. To plan for such a contingency, many financial experts suggest the following game plan:

- Withdraw very conservatively (just 4% or 5% annually) from your retirement accounts.
- Consider purchasing a long-term care insurance policy, which covers nursing home and other long-term care expenses.
- Maintain an allocation to stock investments, for their long-term growth potential.
- Consult with a financial professional.


Insurance policies contain exclusions, limitations, reduc-

Think LOCAL


THERE ARE REASONS WHY YOU CHOOSE TO LIVE WHERE YOU DO: FAMILY AND FRIENDS, YOUR JOB, THE BEAUTY OF THE REGION ITSELF. COMMUNITY IS IMPORTANT: SUPPORTING LOCAL OR REGIONAL BUSINESSES BENEFITS BOTH THE COMMUNITY AND YOU.

WHETHER YOU'RE PLANNING FOR RETIREMENT OR CONSIDERING YOUR CHILDREN'S EDUCATION, **DOMINIC LUCENTE** IS A LOCAL INDEPENDENT FINANCIAL PLANNER.

Don't rely on a call to an international phone center, discuss your financial future face-to-face with a local resource.



Dominic M. Lucente, CFP®
CERTIFIED FINANCIAL PLANNER™
 NORTHEAST PLANNING ASSOCIATES, INC.
(603) 645-8131
WWW.DOMINICLUCENTE.COM



Financial planning offered through Northeast Planning Associates, Inc. (NPA), a registered investment adviser. Securities and advisory services offered through LPL Financial, a registered investment adviser and member FINRA/SIPC. Insurance products offered through NPA, LPL Financial or its licensed affiliates. The Credit Union, NPA and LPL Financial are not affiliated. 425 Hooksett Road, Manchester, NH 03104. 15-122

Not NCUA Insured | No Credit Union Guarantee | May Lose Value

tions of benefits, and terms for keeping them in force. Your financial professional can provide you with costs and complete details.

Disclaimer:

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

To determine which investment(s)

may be appropriate for you, consult your financial advisor prior to investing.

Financial planning offered through Northeast Planning Associates, Inc. (NPA) a registered investment adviser. Securities and advisory services offered through LPL Financial, a registered investment adviser and member FINRA/SIPC. Insurance products offered through NPA, LPL Financial, or its licensed affiliates. The Credit Union, NPA and LPL Financial are unaffiliated.

Brian Johnson
Karen Johnson

johnsongoldenharvest>com
karen@johnsongoldenharvest.com

Johnson Golden Harvest

Know Your Farm - Know Your Food

LOCALLY FARMED Produce, Meats and Dairy

Fresh Fruits & Veggies , Squash, Potato's, Onions

Corn Picked Fresh Daily

Raw Milk
Local Produce
Locally Raised Meat
Gluten Free Products
New Hampshire Made Products



Buy Local

412 West River Road Hooksett, NH (Rt.3-A)
(603) 210-2031

M-F
10 am -6pm
 Saturday
10am-5pm
 Sunday
11am-5pm

Follow Us On




BAKER FREE LIBRARY NEWS

BY LORI FISHER

Farewells and Welcomes

This time of year always brings some farewells for our staff, since we always have BHS students working for us. This year, we say farewell and good luck to Andrew Schwartz and Anna Morrison. May they enjoy their new adventures and stop back to visit!

Please welcome our new staff members on your next visit: Kailey Andrew and Deb Barlow!

Library Assistant Position Available

Library Assistant-Technology: 18 hours per week, year-round. Mondays 10 a.m. to 4 p.m.; Wednesdays 2-8 p.m.; and alternating 10 a.m. - 4 p.m. Saturdays 1 p.m. - 7 p.m. Fridays (hours are non-negotiable). We are looking for a mature individual who enjoys interacting with the public, is competent in multiple areas of technology literacy, and has the skills to communicate to the public about technology in a friendly, informative, and understandable manner.

Professional demeanor, an attention to detail, and excellent communications skills are required. Resumes accepted through Friday 9/18/2015. A full job description is available at www.bowbakerfreelibrary.org

Workshop for Parents of Teens on 9/22

Join Jeff Levin, teacher, psychotherapist, and life coach, for a workshop titled "Riding the Adolescent Skateboard" on Tuesday 9/22 at 6:30 p.m. in the Library's Upstairs Meeting Room.

Interspersing inspiring, thought-provoking music, lecture, and group discussion in a new and exciting way, Jeff will explain how to lessen the scrapes and bruises involved with parenting teens. You will leave far more prepared to guide your kids to safety, fulfill-

ment, and prosperity (giving you some sanity too).

Topics to be covered include: responding skillfully to being tested by your teen(s); learning when and how to seek outside help; self-care for parents; managing blended families; recognizing signs of substance abuse; dealing effectively with frustration and anger; smoothing out communication; and understanding the single-parent household. Reservations are required; call 224-7113 or email bowbakerfreelibrary@comcast.net.

Community Forum Series Continues on 10/8

Join your fellow residents for our second Community Forum on Thursday October 8th at 6:30 p.m. in the Library's upstairs meeting room to get your questions answered about Emergency Management in our Town. Representatives from Fire, Police, Emergency Management, and DPW will be on hand to provide a short overview of current department goals, along with things homeowners should be thinking about when preparing their home for winter weather.

Questions from residents are welcome after the presentations. Refreshments will be provided by the Library.

SAVE THE DATES

Future forum dates/topics:

November 12

Budget, CIP, and Finance: It's budget time! Educate yourself on the process the Town of Bow uses to arrive at a budget to present at Town meeting, and meet the people that put in countless hours to make the most of your tax dollars.

December 10

Parks & Recreation and the Recreation Needs Committee: The Parks & Rec department offers a lot more than children's activities...find out

what else they can offer your family, and how the Recreation Needs Committee is trying to determine the future resources necessary to keep those activities going.

January 14, 2016

Business Development & Planning Board: Learn about the current town goals for expanding the business base in town, how a new Master Plan is being developed, and how the Business Development Commission works with the Planning Board to move both of these initiatives forward.

Questions about the Community Forum series? Contact Lori Fisher, Library Director, at 224-7113 or bfldirector@comcast.net.

Wreath Auction at Library



Join us Saturday, November 14th from 7 to 10 p.m. for the first annual Wreath Auction by the Friends of the Baker Free Library and the Baker Free Library Foundation!

Striking wreaths for all seasons and styles, decorated and donated by local businesses, individuals and organizations, will fill the walls of the Library from November 3rd through 14th prior to the auction event on the night of the 14th.

Place the highest bid throughout this period to take your favorite creation home! The event will also feature fine appetizers, jazz entertainment, wine & refreshments for \$15/per person or \$25/couple.

Feeling Creative?

Wreath Auction Decorators & Donors Are Also Needed!

Individuals, organizations and businesses are invited to decorate and donate a wreath to the auction. We plan to have at least 30 to 40 wreaths available to place silent bids on - from seasonal to whimsical and everything in between! Donors will be prominently acknowledged throughout the display as well as in promotional materials and at the November 14th Auction Event.

Contact Colleen Haggerty at wcplus3@gmail.com for more details regarding ticket purchase or donating/making a wreath.

Donor forms and tickets will be available at the Library circulation desk.

All proceeds from the auction and event benefit the Lower Level Renovation Project..



Echelon
College Planning



More than 40 Years Combined Experience !

David I. Hodgkins
Managing Partner
Certified College Planner
david@echeloncollegeplanning.com

Helping Families Understand the college Admissions and Funding process.

Our New Location

Kimberly Place
Managing Partner
kim@echeloncollegeplanning.com
3 Carriage Rd.
Bow, NH. 03304
Ph: 603.226.8655
Fax: 603.218.6947
www.echeloncollegeplanning.com

Call for a free Consultation Today



LIBRARY LOWER LEVEL RENOVATION PROJECT UPDATE

We've gone through the town Zoning Board process for our Phase II plans, and are now moving forward with a preliminary discussion with the Town Planning Board to make sure they are aware of the scope of Phase II.

Currently we've raised \$250,000 through town taxation, and almost \$200,000 in private donations.

We still need to raise \$100,000 privately, and will ask for the last \$50,000 from the Town at the 2016 Town meeting.

Donations of \$500 or more will be recognized on the new Donor Tree on the first floor of the Library.

Donor cards can be picked up at the Library and dropped off or mailed with a check. Donations may also be made on-line through our [PayPal link](#).

For more information, contact Mark Leven, Baker Free Library Foundation Director, at 490-8217 or mleven@cisco.com, or Lori Fisher, Library Director, at 224-7113 or bfldirector@comcast.net.

Reading to TeeTonka Starts in October

TeeTonka and his owner, Tom Daniels, of Bow are back for reading!

Children aged 6-10 who are reading are invited to come and read to TeeTonka, a lovable golden retriever!

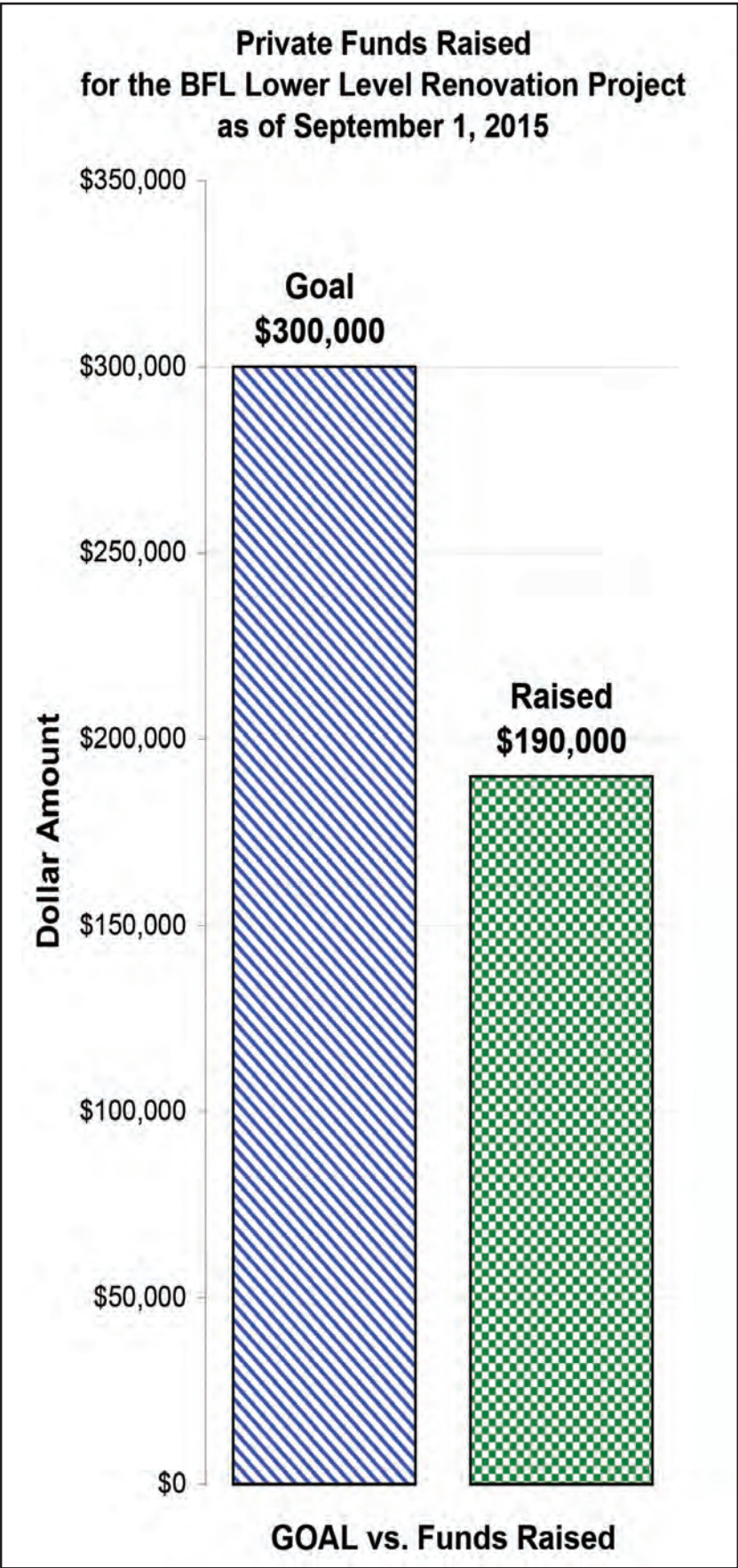
Bring a favorite book along or choose a book from our selection. There will be registration for this event, with 15 minute time slots available from 2:00 to 3:15 p.m., to ensure that every child gets their chance to meet TeeTonka. Sign up by calling the Library at 224-7113 or email bowbakerfreelibrary@comcast.net.



NEWS FLASH: The Concord Monitor has just discovered Bow! In a front page story in the Concord Insider the paper wrote, "Watch out good people of Bow" because the Monitor "was coming to our town"...a town that has been here since 1727.

In breathless excitement the upriver paper said it even hoped to have a stand at our Gazebo to distribute its commercial product. And at page 16 they found it "amazing," after "aimlessly driving around Bow," that we had a snow roller and a library.

Maybe next year their new staff will discover Pembroke or Hopkinton?



Kal-Lite

FRP USDA WALL & CEILING PANELS
TOUGH, DURABLE, EASY TO CLEAN
IMPERVIOUS TO STAINS AND MOISTURE
RESISTS SCRATCHES AND PHYSICAL IMPACT
WILL NOT RETAIN ODORS OR HARBOR BACTERIA
WILL NOT ROT OR MILDEW
GREAT COST ALTERNATIVE TO CERAMIC TILE
DIVERSE COLORS AND FIRE RATINGS

MADE HERE IN BOW-KNOWN NATIONWIDE !
Kal-Lite
168 River Road, Bow, NH. 03304
Phone: 800-526-1609
Local: 603-229-0339
Fax: 603-229-1956
Web: www.kal-lite.com

MEET THE HUNTER FAMILY

By Christine Carey, Baker Free Library Trustee



For the past 14 years Peirce, Jill, Elisabeth, and Sonia Hunter have lived in Bow and have been active Baker Free Library patrons. Christine Carey, a member of the Lower Level Renovation Committee and a Library Trustee, interviewed the Hunter family about their memories of the library and why they donated to the Lower Level Renovation Project. These are some excerpts from that interview.

Christine: Why did you move to Bow?

JILL: We moved here when Elisabeth was 10 weeks old. I'm from New Hampshire and Peirce and I were married in New Hampshire. I had just finished my National Health Service Corp scholarship for my nurse practitioner [degree] and he [Peirce] was practicing as a pediatrician already. I had to go somewhere to serve the underserved as pay-back, so we ended up going to

New Mexico. We did that for two years. My contract was up on June 1st and Elisabeth was born June 12th out in New Mexico. PEIRCE: We were this close to moving to a different hospital still on the Navajo reservation, but then decided to come back. JILL: My family is all here ... so we were here, sleeping on my mother's pullout couch with a newborn baby. He [Peirce] was starting back at Dartmouth-Hitchcock and all our stuff was in storage. We had this wild dog that we brought back and we needed to find a house and it [their current house] was the third house we looked at the first day of looking....we didn't know anything about Bow.... But it was a good place commuting-wise, the house looked good, and so we bought it and moved in a month later.

CHRISTINE: How has the Baker Free Library been part of your life? Do you have any specific memories of the Library you would like to share?

ELISABETH: How has it not been part of my life! It's where I met a couple of friends...I remember being in this room [the upstairs meeting room]....and Ms. Jennifer would read books and have the felt board.... We would come every Monday or Wednesday morning and that would be really fun. I really like to read; it is a good past-time when you can't spend too much time outside doing sports or stuff, and I really enjoy it. I also

do TAG [Teen Activities Group, a group for teens affiliated with the library], and that's a lot of fun. SONIA: I just like books. It is fun to go here. JILL: And you go to TAG, as well. SONIA: There is a lot of stuff going on, and I just join in some of the games... ELISABETH: Like in the summer kick off, that's always fun! PEIRCE: I use it [the library] a lot – I come down here to do some reading and it's a good place of refuge with, believe it or not, fewer distractions than at home, where I can work. I enjoy access to the new books - I always like to prowl through to see if there is anything interesting that has come in. I also like the periodicals. I like to sit there and read a few of those. And then also....on a rainy day, when you've got two kids at home, it's great to come down here. They can wander through the stacks and find books and I can read magazines. It's good on a sunny day, too. ELISABETH: I love how in the summer they have all these art things [classes offered at the li-

brary]. We did the marbling of the glasses. It was a lot of fun. I remember when I was six years old getting my first library card. I still use that card. I remember thinking that my hand-writing was so neat, but now I look at it and it really wasn't! JILL: Because you had to sign your card.... ELISABETH: Yes, I did, and I was so proud of myself!

CHRISTINE: Why did you choose to donate to the Lower Level Renovation Project?

JILL: Well, we use the library a lot. I like that it's open for everybody. It doesn't matter what age you are. You see kids and young families and older adults - everybody comes here. Also, I was really happy to see an elevator in the renovation plans because otherwise it wouldn't be accessible for Elisabeth.... so I donate because I like the library and also because I'm glad that they are making changes to keep it accessible for everybody. PEIRCE: We just believe in the library. Reading is so important for children and their development.

EMERGENCY PREPAREDNESS TRAINING

FREE

WHEN: Sept 18, 2015 6:00pm-9:00pm
Sept 19, 2015 8:30am-4:30pm
Sept 20, 2015 8:30am-4:30pm

WHERE: Bow Old Town Hall
91 Bow Center Road, Bow, NH

HOW TO REGISTER:
Email: volunteer@capitalareaPHN.org
Or Call: 603-224-2595 x231

Open to the Public Free of charge!



CERT training is a free 20 hour emergency preparedness course. Upon completion you will receive a FREE Preparedness Backpack.

Learn How To

- Provide Basic Medical Aid
- Search and Rescue Victims Safely
- Manage Utilities and Put Out Small Fires
- Effectively Assist Your Family and Community

Sponsored by the Capital Area Public Health Network & Capital Area Citizen Corps. Hosted by Bow Emergency Management.

PARKER EDUCATION

ACADEMY CONSULTING TUTORING

Enjoy the rest of summer!
We'll be here in the fall.

Call 228-4209

ESTABLISHED IN 1986

SCHOOL STATISTICS FOR 2014
RELEASED BY SAU 67

Serving the Communities of Bow and Dunbarton

Enrollments:

Dunbarton Elementary	Grades K-6	199 students
Bow Elementary	Grades pK-4	416 students
Bow Memorial	Grades 5-8	516 students
Bow High	Grades 9-12	525 students

Graduation Rate: 100%

0% Dropout: Rate 2012-2014

Faculty:	Bow	Dunbarton
	32% Bachelors	28%
	66% Masters	72%
	2% Beyond Masters	

Population:	Bow	Dunbarton
	7,519	2,758

Where Our Graduates Go:

87%	Attend College
8%	Attend Other Programs
1%	Enlist in the Military
4%	Enter the Workforce

BOW FALCONS ANNOUNCE
NEW WEBSITE



Just in time for back to school, DigitalTown.com announced the launch of bowfalcons.com, a new website for the Falcons community.

Bowfalcons.com features latest news and information for Falcons fans, including news, scores, schedules, community directory, photos, videos, livestreams, as well as archival content such as year-book images. Bowfalcons.com also features a team store with latest gear and apparel.

Registered members of the site receive a free bowfalcons.com email address as well as a FalconBucks account that allows members to send and receive funds commission-free. A mobile application will also be released shortly.

Bowfalcons.com also announced openings on the editorial team including writers,

photographers, videographers and advertising sales.

Jack Londgren, community manager for bowfalcons.com commented about the new website:

"From our ongoing communication with members of the community, we know that there is tremendous interest in the idea of a community site for Falcons fans. The bowfalcons.com site offers exciting ways for community members to stay informed and interact. Last but not least, it is an ideal tool for fundraising, particularly for smaller teams and clubs that do not have the benefit of dedicated booster clubs."

Visitors can explore the new website and register free of charge, by visiting bowfalcons.com. Business owners seeking local visibility can also advertise on the site.

BOW COMMUNITY CALENDAR

Thursday September 17	Parents of Teens Workshop Baker Free Library 6:30 pm
Sat & Sun September 19 – 20	Mums Sale By Bow Pioneers Gazebo 9:00 - 4:00
Saturday September 19	Stone Sled Yard Sale Stone Sled Farm 9:00 – 3:00
	Woodworkers Tool Sale & Flea Market Community Building 9:00 – 11:00
Thursday September 24	Bow Men’s Club Meeting Old Town Hall 6:00 PM
October 15 - November 15	Poinsettia Sale Starts By Garden Club
Saturday October 3	Bow Fall Heritage Events 10:00 – 2:00 (see p. 12)
Thursday October 8	Forum Re Fire, Police & DPW Baker Free Library 6:30 PM
Saturday October 17	Bow Men’s Club Lobster Fest Community Building 5:30 – 8:00
Saturday October 24	Wreath Workshop Baker Free Library 11:00 AM
Monday October 26	Fall Roadside Clean-ups Bow Men’s Club & Rotary Club
Saturday November 7	Rotary Scholarship Auction Community Building 5:30 – 9:30
Thursday November 12	Forum Re Budget, CIP & Finance Baker Free Library
Tue - Sat November 3 – 14	Wreath Auction Baker Free Library 7:00 – 10:00 p.m.
Saturday November 28 – December 13	Rotary Christmas Tree Sale Community Center

Get Your Fill at Cimo's

250 South Street
Concord, NH.

Call Us Today (603) 856-8020

Call Ahead For Pick-up

IMMIGRATION: ANSWERING THE MYTHS (PART II)

By Kendall Johnson, Esq.



Myth: Automatic Citizenship

I often hear people refer to incoming immigrants as “getting their citizenship” but as anyone who has had personal experience with the American immigrant system can attest to, this could not be further from the truth.

Immigrants entering the United States can enter in a variety of ways, with a visa, with a green card or undocumented. A visa covers many types of immigration, business visas (L visas, H1-Bs etc.) tourists (B1/B2 visas or a visa waiver depending on country of origin) as well as F1 student visas or K-1 fiance visas. Some visas, Like a K-1 Fiance visa, allow the holder to adjust their status to receive a green card but others such as the H1-B or the B1 tourist visa require non-immigrant intent. This means the holder cannot intend to remain in the U.S. indefinitely and must plan to return to their country of origin.

The next way to enter is with a green card. This can happen with business immigration and requires an employer to sponsor the immigrant to be-

come a Legal Permanent Resident. The more common way is through family based immigration which requires a family member to sponsor the immigrant. Only an immediate family member can sponsor the applicant: parent, child over 21 or spouse for green card holders and U.S. Citizens. U.S. Citizens may also sponsor their siblings. Every applicant going through the green card process is subject to the visa bulletin explained above, so this can take a very long time.

The final way an immigrant may enter the country is undocumented. This means that they crossed the border in some way and were not subject to inspection by U.S. Customs and Border Protection. As you can see, immigrants cannot come into the U.S. with U.S. citizenship. There is no automatic way to receive citizenship. The first step is receiving a green card and then between 3 and 5 years later, the immigrant may apply for citizenship. It is not an easy process.

It is important to remember that many of the common beliefs surrounding the immigration system are untethered to reality. The first step to challenging them is to educate and share information about what the facts really are.

Kendell is a founding partner and immigration attorney at Johnson & Fyten Law Offices, LLP in Boston, Massachusetts. You can reach her at 617-848-4563 or kjohnson@johnsonandfytenlaw.com She is a 2007 graduate of Bow High School and is a Bow resident.

ANNOUNCEMENTS
Births, Graduations,
Engagements,
Weddings, Anniversaries, etc.

Use The Bow Times to share and save remembrances of important events in your family. Provide a written description with either a color or black and white photo to info@thebowtimes.com to be included in the next issue. Rates for a 1 column wide announcement are \$10 per inch. For color photos add an additional \$20.

BOW POLICE LOG

August 2015 Stats

- Arrests- 20
- Motor Vehicle Stops- 187
- Warnings- 154
- Citations- 33
- Accidents- 9
- Parking Tickets- 0
- Restraining Orders- 1
- Incident/Investigation Reports- 78

August 2015 Arrest Log

- 08/01** Derek R. Bohl, 27, 203 Loudon Rd, Apt#609, Concord, was arrested on a bench warrant; William J. Blanchard, 26, 77 Bishop St, Littleton, was arrested for driving after revocation or suspension.
- 08/02** Dana Yard-Bernal, 33, 70 Woolson Rd, Apt#4, Lisbon, was arrested for possession of controlled/narcotic drug; Richard Vaughan, 27, 912 Rte 115, Twin Mountain, was arrested on a bench warrant.
- 08/10** Kyle Medeiros, 24, 611 Rimmon St, Apt #3, Manchester, was arrested on a bench warrant.
- 08/12** Roseanna L. Kelley, 28, 350 River Rd, was arrested for driving after revocation or suspension.
- 08/14** Jeremy Parker, 34, 17 W Glenwood St, Nashua, was arrested for driving while intoxicated.
- 08/16** Alexander Vincent-Smith, 25, 25 Red Deer Rd, Londonderry, was arrested for reckless operation; Brian Saindon, 35, 209 Notre Dame Ave, Apt#4, Manchester, was arrested for driving after revocation or suspension and operating with a suspended registration.
- 08/17** Bernard Zapora, 36, 380 Dustin

- Tavern Rd, Weare, was arrested on a warrant.
- 08/19** Tyler S. Murray, 25, 111 River Rd, Concord, was arrested for driving after revocation or suspension, operating with a suspended registration, and a weapons law violation; Henry Pineault, 20, 261 Cypress St, Apt #2, Manchester was arrested on a bench warrant; Jason T. Smith, 40, 65 Jonathan Ln, Manchester, was arrested for (domestic violence) violation of a protective order and default or breach of bail conditions.
- 08/22** Nicole Gero, 23, 13 Autumn Rd, Hillsboro, was arrested for driving after revocation or suspension.
- 08/23** Jose G. Contreras, 43, 40 Dunbarton Center Rd, was arrested for driving while intoxicated.
- 08/26** Trevor Goldthwaite, 27, 9 Beck Rd, Loudon, was arrested for driving while intoxicated.
- 08/28** William Labombard, 29, 222 N Village Rd, Loudon, was arrested for driving after revocation or suspension and operating with a suspended registration.
- 08/29** Phillip Pulido, 41, 12 High St, Pembroke, was arrested for driving after revocation or suspension and operating with a suspended registration; Lindsay A. Norling, 37, 1260 Briar Hill Rd, Hopkinton, was arrested for driving after revocation or suspension, possession of controlled/narcotic drug, drivers license prohibitions, and operating with a suspended registration.
- There was (1) involuntary emergency admission during the month of August.

Contact us for a free insurance review

Your protection is our profession

Allied Insurance Agency Inc.

Partners with THE CONCORD GROUP INSURANCE COMPANIES Est. 1928

224-5394

500 South Street, Bow, NH 03304
www.alliedia.com

HOME • AUTO • BUSINESS • RECREATIONAL

Trusted Choice INDEPENDENT INSURANCE AGENTS

WHAT IS CRACKED TOOTH PAIN?

By Dr. Mostafa El-Sherif



~ CRACKED TOOTH PAIN ~

It is a pain you feel only when you chew, so you will always try to avoid that side of your mouth when chewing. A tooth with this type of pain is usually not yet broken or split, but has a very thin hairline crack.

A cracked tooth should be treated without delay.

If a cracked tooth is diagnosed in an early stage by your dentist usually a crown can be created to save the tooth and eliminate the pain. But if it is diagnosed

at a later stage, or ignored, then a root canal treatment will be recommended.

The usual question a patient always asks is can the tooth split if it is left untreated?

Unfortunately, if left untreated the tooth can split along with the possibility of infection or an abscess formation. If that happens the pain will increase and the treatment will need to be extracting the tooth and losing chewing ability as a result of loss of that tooth.

Dr. El-Sherif is a professor in restorative dentistry at Tufts and Oklahoma University with a PhD in addition to being a doctor of dentistry.

He speaks at national and international conferences around the world on implants, crowns, bridges, and cosmetic surgery.

STONE SLED FARM COMMUNITY YARD SALE

SATURDAY, SEPTEMBER 19TH

9:00 - 3:00

Stone Sled Farm is off Woodhill Hooksett Road, Bow

ITEMS FOR SALE INCLUDE:

Slate pool table

Patio furniture

Custom counter height directors chairs

Honda generator, Model EB5000

Portable A/C units

4 SUV Nordsman tires, low miles, 235/75 R15

Copier/stand

Lamps, tables, artwork

Dolls

Tools

Furniture and household goods

Waterford and Baccarat crystal pieces

Rugs

Antique toys

Knives

History of Canterbury & Warner books,
illus. Tasha Tudor

PLUS much, much more!!

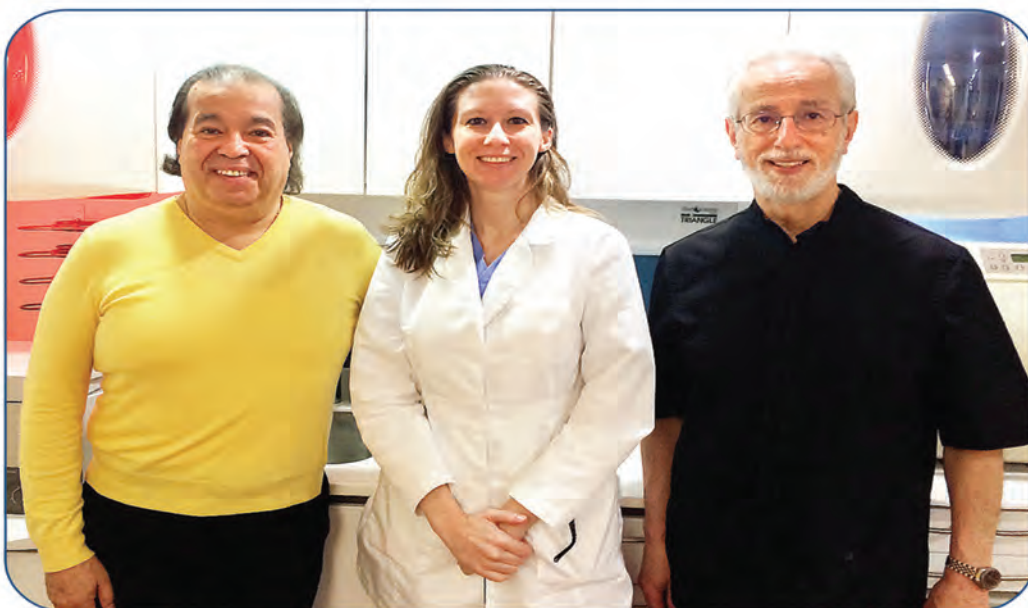
Dr Mostafa El-Sherif DMD.MSCD.PHD • Dr Stephen Rosenberg DMD

Ultimate Dental Care Welcomes **Dr. Jacqueline Cash**

All Your Dental Needs Under One Roof

Our Team Offers:

- Family Dentistry
- Cosmetic Dentistry
- Endodontic Dentistry
- Implant Dentistry
- Periodontal Treatment
- All your Dental Needs



Dr Mostafa El-Sherif
DMD.MSCD.PHD

Dr. Jacqueline Cash

Dr Stephen Rosenberg
DMD



Hours: Mon.-Thurs. 7:30-4:30
Fri. 7:30-1:00

603-224-1851

410 South Main Street | Concord, NH | 03301 | www.ULTIMATEDENTALCARENH.com



Ann Dippold
REALTOR
CBR, LMC, GRI



603-491-7753 cell
603-228-0151 office
anndippold@masiello.com



*Residential Specialist
Serving Bow & beyond...*

User friendly. Results driven. Professional.

ORGANIZING TIPS FOR YOUR HOME

By Ann Dippold

Spring may be a popular season for cleaning, but fall is a great time to get your home organized, especially if you have students who are starting school. Clutter creates chaos. Once an area gets messy and disorganized, it becomes the de facto dumping ground for everything else. Here are a few clutter busters to keep the chaos under control.

Start With the Hot Spots -- Clear flat surfaces that tend to accumulate piles on a daily basis. If you find yourself tempted to leave items in those areas, replace the clutter with artful decorations to remind yourself that it's no longer a dumping zone.

Designate a Space for Everything -- Find a home for everything in each and every room of your house, including the garage. If it doesn't fit, consider it a sign that you need to go through and purge the items you no longer use.

Arrange by Frequency of Use -- Keep regularly used items near the front or at eye level in closets,

drawers and pantry spaces. Store the stuff you rarely use high up or in the back.

Compartmentalize to Avoid Clutter -- Use drawer dividers and storage containers to group like items together. Each compartment serves as a placeholder when items are in use, which prevents the space from being overtaken by random clutter.

Zip and Store Small Things -- To keep clutter under control, group small items by category and store them in resealable plastic bags inside a larger storage container or drawer.

Swap out the Extra Stuff -- Rotate clothing, toys and accessories by season so you aren't tripping over winter boots when you're looking for flip-flops and vice versa. This strategy also works for taming the toy room.

Ann is a 17 year resident of Bow who specializes in Bow properties.

**Thinking of Downsizing?
Want to Travel More?
Live Maintenance Free?**



Then consider buying one of the individual condominiums at Stone Sled Farm here in Bow. There are 12 spots left. Call Lori Johns at 591-8989 See how great the living can be at Stone Sled Farm off Woodhill Hooksett Road

BASS FISHING CONTESTANT THANKS BOW



Nolan Filteau (right) Logan Daniels (left), Casey Ashley Bassmaster Classic Champion,(center) youngest to ever hold that position.

15 YEAR OLD Nolan Filteau of 235 Page Road was in Paris, TN this summer for the Junior Bassmaster High School Championship. All who supported him are appreciated! Nolan has been fishing for NH Junior Bass since age 11 under the guidance of Youth director Raymond Meyer of Alton, NH and has been angler of the year twice IN 2011 and 2014. Last year placed him and his team mate Logan Daniels of Hudson, NH in the 2015 Costa Bassmaster High School National Championship presented by TNT Fireworks.

Nolan and Logan placed 18th for the standings. This was a very big honor and the experience of fishing in a much warmer environment and murky waters was a challenge to say the least. Nolan and Logan would like to thank the following sponsors for their

support in making it possible for this incredible experience of a life time that they will not soon forget.
BERUBE'S TRUCK ACCESSORIES, INC. (Don Berube)
JBC UTILITYLLC (Betty & Jim Wuellenweber)
WINDHAM GROUP WINDHAM WORKS (Sebastian Grasso)
NELSON ANAYLTICAL LAB (Penny & Andy Nelson)
ENVIRO-TOTE (Nancy Sampo)
NEW HAMPSHIRE TILE (Bill Smethurst)
DICK'S SPORTING GOODS
ASG SECURITY (Tim McCully)
ENERGY NORTH Propane (Steve Fuchs & Mike Shnell)
F.W. WEBB COMPANY (George)
RELIABLE INSURANCE SOLUTIONS LLC (Matt Poulin)
EXTREME MACHINES (Vickey & Dave Moffett)
TRAVLBUDI LLC (Linda Buckman)
VENTURE CONSTRUCTION (Rob Hollinger)
GLENWOOD INVESTMENT GROUP (Chuck Stevens)
Nicole Mercier-Rousseau, Rick Jodoin, Madeleine Blanz-Mayo, Kathie Kaluzynski, Tom & Ann Gagnon

(Co-Editor of the Bow Times, Debra Douglas, is a native of Paris, Tennessee)

**WOODWORKERS GUILD
TOOL SALE & FLEA MARKET
SEPTEMBER 19**



The Guild of NH Woodworkers will be holding a member's tool sale and flea market on Saturday September 19th from 9:00 AM to 11:00 AM at the Bow Community Building on Bow Center Road in Bow. The event is open to the public and member's for-sale items will be available to the public for purchase. Founded in 1990, The Guild of New Hampshire Woodworkers is an association of professionals and amateurs bound by a common in-

terest in woodworking. Through regular meetings, lectures, demonstrations, a video library of those demonstrations, a newsletter and other activities, the Guild strives to bring together the diverse interests of the New Hampshire woodworking community. Our primary mission as an organization is education. We are an IRS recognized 501(c)3 non-profit and we meet our obligations to the public through a scholarship and grant program and by running lectures, symposia, and demonstrations which are open to everyone. For more information, contact Bob Couch, a.bobcouch@gmail.com or visit the website at www.gnhw.org.

WOUNDED WARRIOR RACE RAISED \$3,000.00

By Alex Hoeker

We had around 100 people participate in the event and we were able to raise \$3000 dollars, all of which will be going to the Wounded Warrior Project.

Owen Molind won the race with a time of 19 min. 36 sec.

The race wouldn't have been possible without the help of our sponsors, Get Fit NH, Travludi, The Duprey Company, The Bar-

ley House, Field House sports, Shirtmasters, The Prescription Center Brine, MaryBeth Walz, King and Queen Landscaping, C.A.M.P, and CBIG. The Bow Police explorers were also extremely helpful the day of the race.

The event was a huge success, and we are very grateful for all those who helped including the publicity in this paper.

BHS FALCONS cont. from p. 9)

Bronze Sponsors:

Capital Area Dentistry, Sama-ha Dental, Santander Bank;

Tee Sponsors:

Allied Insurance, Adrenalin Fundraising, Bow Youth Center, Coastal Specialty Forest Products, Cobb Hill Construction, Cross Insurance, Dear-born Cleaning Enterprise, Dunbarton Family Dental, Entry Point Door & Lock Inc.,

Fieldhouse Sports, HK Pow-ersports, KCS Advisors, Little River Oriental Rugs, Nixon Company, PC Masters, R&T Electric, S.G. Davis Financial, Sanel Autoparts, Scandana, Scott Lawson Group, ServPro of Concord;

In Kind Sponsors:

Medasyst, and the Berube Family.

Congratulations to our winning foursome from Sal's Pizza, and to Simon Warwick for his hole in one on the fourth hole!

Fall Clean-up Time

Are You Scheduled ??

6 Gordon Road
Bow, NH 03304



BOW LANDSCAPE & EXCAVATION
Full Landscape Services & Design
226-0430
www.bowlandscape.com



INGRAM'S
LANDSCAPING
&
LAWN CARE CO.
Commercial & Residential
246 RIVER RD. BOW, NH.
TIMOTHY INGRAM (603) 226-4122
OWNER LEAVE MESSAGE



Green Thumb Gardens
Landscaping, Lawn Maintenance
Hardscapes, Nursery Stock
** 2 Locations **
Bow, N.H. 03304 Moultonboro, N.H. 03254
Tel: 603-224-1545 603-253-7682
Cell: 603-568-8489
James Swenson

A-1 Enterprises
STUMP GRINDING
Backhoe & Dozer Work
centralnhstumpgrinding.com
Skip Trudeau
1021 Montalona Road Shop: 693-774-3725
Dunbarton, NH 03046 Cell: 603-557-9083



BLUE SEAL FEEDS
520 HALL STREET
BOW, NH 03304
(603) 225-0323



"It's Lime Time"

**You Can Advertise
Your Business Here!!**
Call: Gary at 603/496-5239

**For Professional Yard, Lawn, Shrubs, Supplies & Other Fall Property
Outdoor Projects**
Call These Fine Local Businesses



ON AGING...

The Realities of Aging

By Donna Deos

As our loved ones age their world begins to shrink and, therefore, our role in it begins to grow. As with everything there are two sides to this coin. This month I will focus on the side of the aging loved one. Then, next month, we will observe it from the side of the younger loved one but an adult child's point of view.

Aging comes with many challenges for us.

First, there are diminished abilities. What once took us a matter of hours can now take us several days to accomplish. Our energy levels just aren't what they used to be. Our bodies don't have the physical stamina of our younger years. Yes, youth is wasted on the young. There is no escape from this reality.

Second, there are the well-meaning friends, neighbors and our own adult children who all have thoughts on how we should be functioning. They want us to be invincible like they have always viewed us. Everyone has their two cents to offer, whether we like it or not. Depending on our mood it isn't always welcome information, which makes it harder to take in all of these unsolicited opinions.

Third, we are all too aware of our increasing medical issues. We know that our vision, hearing and mental acuity could be starting to slip – among other things. You don't really need to be pointing it out and reminding us of it. Sure, we

may act like we are perfectly fine. That's so you'll not bug us about it.

Sometimes pretending something isn't happening can be a nice coping technique. Also, sometimes we truly aren't aware that these things are slipping as much as they may be because we have been slowly heading in this direction for so long that we don't realize how far we may have gone.

Fourth, and finally (perhaps), we are feeling like there are less and less things within our control. This is a very disturbing place to be. So, when you want to take away our home or our ability to cook meals, or heaven forbid, our ability to drive, we may lose our cool. When is enough loss enough?

We see our friends passing on or moving away on a daily basis. We all want to stay in our own home, but one by one, we all move to be closer to family members or into safer and more convenient places. Over time these new places become our home and we grow to love and value them for the love and security we find among our new friends who are there with us. However, initially, this whole process of aging is very disturbing.

As our younger loved ones mean well, we simply ask that you try to look at things from our viewpoint. We know your lives are rushed and that the time we wish you had to spend with us could be spent on fun things like playing cards, visit-

ing or going to the movies. Instead, you are able to squeeze us in when you get concerned so you tag along for that Doctor's appointment that we really don't want you going to with us...

Does any of this sound familiar to you? These are the situations I have spent a decade helping people with. All of this comes up over and over again with the senior citizens who I meet. I hope that the adult children reading this will take a moment to absorb this and see what is really going on with your parents. I hope this helps you go – Wow! I hadn't ever looked at it through their eyes. It must be really tough for them to be facing so much change and increasing loss on a daily basis. No wonder they seem so short tempered with me at times when I simply want to offer some ideas that I think would be helpful to them.

For the seniors themselves, I hope this helps you realize that you are not alone. All of the things you are experiencing are completely natural parts of aging. Everyone who makes it as far as you have gets to experience the same joys of aging that you do. And don't worry, next month we get even and take it from your well-meaning whipper snappers' point of view!

What we really need is for both sides to take a time out. Meet in the middle, discuss what is most important and move forward from there. Let's see if we can do that, shall we?

"Find your new
best friend "
Visit us at
94 Silk Farm Rd, off
from Clinton Street, left
off from Interstate 89



Hours: Tuesday, Friday,
Saturday & Sunday 12-5 PM.
Thursday, 12-7 PM.
603-856-8756
www.popememorialsPCA.org

Merrimack County Stamp Collectors

The Merrimack County Stamp Collectors will hold its monthly meeting at the Bow Mills United Methodist Church, 505 South St., Bow, on September 15th beginning at 1 pm. All who are interested in stamp collecting are welcome to attend. Meet other collectors and learn more about their hobby and varied interests in Philatelic resources and issues. For more information, call Dan Day, at 603-228-1154.



Bruce Cronhardt, DMD
Sarah Katz, DMD
Nikki-Jo Magnifico, DMD

Bow Family Dentistry
PLLC

514 South Street
Bow, NH 03304
(603) 224-3151
Fax (603) 228-3417



Donna Deos, LLC
Spiritual Teacher & Transitions Specialist

* Counseling * Coaching * and Education *

From your first "OMG Moment" where a loved one needs your help, right through care giving, advocacy, lifestyle changes, terminal illness, death, dying, grieving and all that comes after. You are not alone-we are here to help.

www.donnadeos.com

603-224-4178

1-855-772-2622



Adams Lock & Safe
Company Inc.
130 Hall Street Concord, NH
(603) 224-1652

(KINIRY cont. from p. 5)

That is double probate avoidance! See how I discussed the probate process in that last paragraph. So now you may be asking, well what is the Probate Process? Also, since I discussed a “Revocable Trust”, what is an “Irrevocable” trust? What are the uses and differences? All good questions, but you will have to wait to get the answers to these questions, and more, in future writings.

What is a Special Needs Trust? A special needs trust (SNT) is a trust designed for beneficiaries who are disabled, either physically or mentally. These types of trusts are set up so that the beneficiary can enjoy the use of property that is held in the trust for his or her benefit, while at the same time allowing the beneficiary to re-

ceive essential needs-based government benefits. It’s very important to be aware that there are different types of Special Needs Trusts. One of the most common types of SNT is referenced as a third party grantor SNT. This type is typically created and funded by a parent for the benefit of a child (Mr. Neighbor could have done this). Another common type of SNT is often called a Payback SNT. The Payback trusts are funded by the assets of the person who is disabled.

Mr. Neighbor (discussed in the previous article) could have set up a third party grantor SNT for his son. Upon the son’s death any remaining assets in the trust would be distributed to his daughter. A client, Kelly, is an example of a payback SNT. Kelly, who was a financial

professional, suffered a brain injury while playing in a soccer game. If Kelly had to pay for all of her medical care she would have run out of assets relatively quickly. We petitioned the court to approve the establishment and funding (with her life savings) of a special needs trust for her benefit. Kelly was then approved for the Medicaid benefit (discussed above). This enabled Kelly to continue to pay her regular monthly bills and purchase a handicapped accessible vehicle. Beyond who funds these two types of SNTs, the other major difference of the two trusts is in what happens at the death of the beneficiary. In the case of the third party grantor, the remaining assets pass unto individuals chosen by the people who set up the trust (Mr. Neighbor’s daughter). Contrast this

with the case of a payback trust in which assets remaining in the Payback trust upon the death of the beneficiary (Kelly) are first distributed to reimburse the state for any Medicaid dollars spent to aid the beneficiary, or as the name suggest, the state is paid back. The first article listed some future topics. Those still remaining to look forward to are:

What is a Last Will & Testament and how do they benefit me and my family? What is the Probate process? How can I control what happens with my estate after I’m gone and why would I want to? What is a retirement account “stretch” trust? What is the best way to apply for Social Security benefits? What is the Medicaid program and why should I care.

CLASSIFIEDS



DO YOU HAVE ITEMS FOR SALE, PETS, AUTOMOBILES, HOUSE/APARTMENT FOR RENT, LOOKING FOR HELP, JOB SEARCHING, MISCELLANEOUS – PLACE AN AD!

1 column x 10 lines = \$10.00; additional lines \$1.00 each. \$10.00 minimum. Must be prepaid. Pay online at www.thebowtimes.com. Deadline - 5th of each month. Email Denise at dehmling@thebowtimes.com

HELP WANTED

After School Teachers/Teacher Assistants: Bow Youth Center Afterschool Program is now hiring afterschool teachers (Monday thru Fri 2:00 to 5:30 p.m.) & teacher assistants (great part time employment for high school & college students if your schedule allows. Contact Donna at bowyouthcenter@comcast.net for more information.

Afternoon Teacher Needed: Aftercare position from 2:00 pm- 5:30 pm -- Monday- Friday. Position starts on Aug 31, 2015. Perfect hours for Teachers, College or High School Student. \$12.00 per hour. Call Casa dei Bambini at 227-9300

The Bow Times IS AVAILABLE FREE ONLINE

If you want to see complete editions of *The Bow Times* go to www.thebowtimes.com and click on Past Editions for a full page-by-page unrestricted view of the paper. Click on Interviews for Presidential candidate interviews for Carly Fiorina, Scott Walker and Martin O'Malley as well as future interviews Pay for your ad online at www.thebowtimes.com

Around the World "We Help Others"

Save the Date!!!

Bow Rotary Scholarship Auction
November 7, 2015
5:30 PM to 9:30 PM
Bow Community Building
Dinner from Around the Corner and Around the World!!!

YARD SALE HAVING ONE?


Post it for free in the Bow Times. We publish @ the 15th of each month so give us your date, location and time. Email Denise at: dehmling@thebowtimes.com

Auto Rates

as low as 1.79%

If you have a student enrolled in the Bow or Dunbarton School District **You Are Eligible to Join NHFCU**. Also serving Bow & Dunbarton School Districts' Faculty, Staff, and Students along with Employees and Volunteers for the Town of Bow.

Annual Percentage Rate (APR). All loans are subject to credit requirements. Rates and terms are subject to change without notice. Rates not available for vehicles already financed through NH. Federal Credit Union. Mileage, age, and condition of the vehicle may affect the terms of any loan NHFCU may lend to members only.





New Hampshire

FEDERAL CREDIT UNION


nhfcu.org | 603.224.7731 | 603.868.2085

70 Airport Road, Concord | 47 N Main St. Concord | 7 K Mill Road, Durham

To find out how to join NHFCU, visit nhfcu.org about us, how to join.




NH Federal Credit Union is an
Equal Housing Lender
Federally Insured by NCUA




Live your American dream!

From dreams for your family to dreams for your financial future, Modern Woodmen of America is proud to be here for you. We can help you plan for all stages of life – from protection to saving to retirement planning. Let's talk.



Donald M. Legere, FIC, LUTCF
109 1/2 S. State Street
Concord, NH 03301
B 603-223-0044
donald.m.legere@mwarep.org
CA 0K29272

Career Opportunities Available




Modern Woodmen
FRATERNAL FINANCIAL


Touching lives. Securing futures.®

DREG0312 Registered representative. Securities offered through MWA Financial Services Inc., a wholly owned subsidiary of Modern Woodmen of America. Member: FINRA, SIPC.

THE PIZZA MAN







OF HOOKSETT




254 WEST RIVER RD. 03106

603-626-7499

HOURS: Monday-Wednesday 11AM-9ish
Thursday-Saturday 11AM-10ish
Sunday 12PM-9ish



WE DELIVER TO ALL OF BOW



ASK ABOUT OUR GLUTEN FREE & VEGAN PIZZAS

\$ 5 OFF

Any Order of \$ 40 Or More

With This Coupon Valid for Dine-In Pick-Up or Delivery. Cannot be Combined with any other Offer.

\$ 4 OFF

Any Order of \$ 30 Or More

With This Coupon Valid for Dine-In Pick-Up or Delivery. Cannot be Combined with any other Offer.

\$ 3 OFF

Any Order of \$ 20 Or More

With This Coupon Valid for Dine-In Pick-Up or Delivery. Cannot be Combined with any other Offer.

\$ 6 OFF

Any Order of \$ 50 Or More

With This Coupon Valid for Dine-In Pick-Up or Delivery. Cannot be Combined with any other Offer.