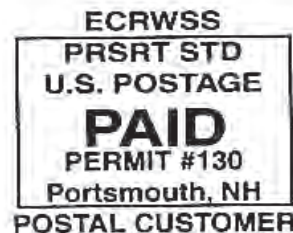




The Bow Times

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



BOW, NH

ISSUE 8

October, 2015

FREE

SCHOOLS MAY LOOK FOR A \$3,500,000 BOND

In a report by Duane Ford, the Assistant Superintendent for SAU 67, the Capital Improvement Planning Committee last month received the 3.5 million dollar calculation. Next year the voters will also have the 4th annual vote on a \$5,000,000 public safety building. The following article quotes from Mr. Ford's project report:



Is There a Need?

Like all school buildings there is a life cycle for the components that "run" the building. Based on Bow Elementary construction in 1979 we are approaching 40 years of use for the building. We are seeing issues begin to arise with the roof and HVAC systems in particular.

The HVAC system, although working, is very difficult to maintain, has difficult-to-find parts, and is certainly not a modern, efficient system. The school is served by a two boiler system with one boiler installed in 1989 and one in 1991. All of the rooftop units at the school

were also installed in 1991.

Bow Elementary School does not have a fire suppression system. This is something that has been requested by the Bow Fire Department throughout my entire 10 years in Bow. If a new school building is constructed in the State of New Hampshire, a fire suppression system is mandatory. Bow Memorial and High Schools both have full suppression systems to protect the Town of Bow's investment in the buildings, its infrastructure components and all buildings contents.

There are also upgrades that should be done to all lighting in the building, the fire alarm notification and alarm system and the security panel and system throughout the school. I would make the case that these upgrades are as essential as a new roof and HVAC system.

Cost?

The Bow School District undertook a comprehensive study of

(BOND cont. on p. 3)



2015
Trick-or-Treating
hours for the Town
of Bow will be on
Saturday, Oct. 31st,
from 5pm-8pm.

FIRE DEPARTMENT STUDY CALLS FOR 18 FULL-TIME FIREFIGHTERS

Price Tag Approaches \$1,800,000

A \$13,000 study paid for by the taxpayers has blasted the fire department and called for 18 full-time firefighters led by a fulltime Chief and expanded staff. The future of the dedicated volunteer on call firefighters is clearly on the line with this report.

A ladder truck is also on the wish list as a future item to be purchased.

Full-time salaries for 6 firefighters currently run \$410,000 a year. When you add in overtime, group insurance, Social Security, Medicare, workers' compensation and retire-

ment the benefits add another \$500,000. Thus, going from 6 to 18 full-timers will be at least \$1,800,000 of more spending.

At pages 150 to 152 of the report the fire crew were asked what was holding the department back. Some of their responses were:

- Over spending, out of control budget for the school system
- High Taxes
- Power Plant in Bow Announcing Sale
- Selectmen not willing to split new building construction

(STUDY cont. on p. 3)

Girl Scout Collects Over 500 Pairs of Shoes for Developing Nations



When **Bow Girl Scout Julia Krause** learned that Girl Scouts of the Green and White Mountains were looking for help with a shoe drive, she saw a great opportunity to involve her own community in helping others on the other side of the world. She reached out to all three Bow schools, the Parks and Recreation Department, town hall, Baker Free Library, and Bow Youth Center for help. "I sent a polite e-mail

asking if they'd let me place (shoe collection) boxes in their buildings and explained my entire project," she says. "I felt really excited and happy when everyone said that they'd help me because I knew the more boxes I had, the more shoes I'd collect. "Julia's initial goal was to collect 100 pairs of shoes.

She checked the boxes each Friday and within the first week, she had surpassed her goal. By the middle of the third week, she had collected over 300 pairs and upped her goal to 500. She says she got a lot of help along the way. Her mother and older sister posted information on Facebook and Instagram and a family friend, Donna Morrison, a long-time Girl Scout volunteer and owner of the Bow Youth Center, sent an e-mail to all of the families she serves. (Julia cont. on p. 3)

PRESIDENTIAL
CANDIDATE INTERVIEW
OF
REPUBLICAN
SENATOR MARCO RUBIO
ON PAGE 8

MONTHLY BOW TIMES IS DELIVERED TO 3,000 RESIDENTS AND BUSINESSES - FREE

WANT TO CHANGE YOUR STREET NAME?
WANT TO RENUMBER YOUR HOUSE?
THEN BOW STREET RENUMBERING SYSTEM NEEDS TO CHANGE

Editorial
by
Chuck Douglas

Right now there are 8 streets that our Community Development Department says have to be completely renumbered. If you live on these streets you are targeted

The Bow Times

Publisher – The Bow Times, LLC
Editor – Chuck Douglas 224-1988
Co-Editor - Debra Douglas
496-0265
Sales Manager – Gary Nylén
496- 5239
gary42bow@comcast.net
Technical Editor – Denise Ehmling
724-7853
dehmling@thebowtimes.com
Travel Talk Editor - Chase Binder
Contributing Writers – Joyce Kimball
and Faye Johnson
Photographs - Eric Anderson
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Email: info@thebowtimes.com

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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

for a new street number according to Bryan Westover, the department’s assistant. As of September 7 they are:

- South Bow Dunbarton Road
- Beaver Brook Drive
- Chelsea Drive
- Dunbarton Center Road
- Crescent Drive
- Tallwood Drive
- Thibeault Drive
- South Bow Road

The renumbering process is extremely time consuming and inconvenient. All your banking and credit cards have to be updated; magazine and newspaper subscriptions need to be notified, as well as clubs, the IRS, Medicare, Social Security, electric, gas and water utilities need to be contacted. Your license needs to be changed within 10 days as do car registrations. Everyone in your household has to do the same. It is no different than if you moved out of state.

Why Do We Do This?

The town selectmen in 2013 adopted an ordinance (chapter 157) that says that if “one new addressable structure [is] built on an existing new public or private way, street or road will require the renumbering of all addressable structures and properties on that street.”

So, what is an “existing new public” way? It should either be new or existing, but why both? Obviously, Mr. Westover reads it as any existing road or why else include such “new” roads as Tallwood Drive or South Bow Road?

So, be ready to change your number if just one new person pulls a building permit on your road.

Does the State Make Us Do This?

No way. The Enhanced 911 System was created by RSA 106-H.

That statute specifically says in section 10 that “municipalities are encouraged to provide a verified master street address guide.” (emphasis added).

They are not required to do so. I had this confirmed by the Director of the 911 program, Bruce Cheney, who e-mailed me as follows:

“This is to confirm our recent conversation regarding the State’s authority as it relates to addressing/numbering of buildings or other property along any public or private way in a municipality. Since 1993, the Bureau of Emergency Communications has operated under Revised Statutes Annotated 231:133-a, which grants sole authority to the municipality for the numbering or renumbering of local addresses. I am not aware of any authority the State has to require readdressing of buildings or property.”

Does a Court Case Require Us to Renumber?

In the town’s 202 Frequently Asked Questions sheet about E911 the Swanzy case is relied on. That was a negligence suit against Swanzy by a Robert Adams because he lived on Grove Street in North Swanzy, but the 911 operator sent the fire trucks to Grove Street in West Swanzy. The folks on one of the Grove Streets had objected to the renaming of their road to Chestnut Street by filing a petition with the Selectmen. They changed the name back after having already determined the name change was needed for safety reasons. Had the name never been changed, they would have had discretion to keep it as it was because renaming is not a State requirement.

How Many Streets Will Be Renamed?

By vote of the Selectmen on July 30, 2012, there are 25 streets

to be renamed, not counting hundreds of re-numberings. The defunct Renaming Committee currently has only one member, a selectman. Back on April 13, 2011, it recommended “renumbering the entire town” including Bow Center Road, South Street, Logging Hill Road and Woodhill Road.

What is a Commonsense Solution?

Road names that could cause a high risk of confusion should be all that get renamed. The Rename Committee needs to be renewed without loading it up with insiders, but ordinary residents who will feel the cost and inconvenience of renaming or renumbering.

What About GPS?

In the 1990’s when Enhanced 911 statewide call dispatch was developed we did not have ready access to GPS systems in cars or handheld devices. Now that we do the massive renumbering and renaming is far less important.

Former Bow Police Chief, Gary Nylén, presented a report to the Selectmen showing how effective the systems were three years ago. His report and experience strongly suggest our responders need GPS devices and not new street names or an entire town renumbering:

Conclusion:

The selectmen should suspend their ordinance until it can be rewritten in a much narrower fashion rather than turn the whole town upside down. If they don't there should be a warrant article to change it at town meeting. If you agree, e-mail us at info@thebowtimes.com.

Chuck Douglas
For a Free Press Je suis Charlie

(Bond cont. from p. 1)

Bow Elementary School in January 2012. The study was done by the architectural firm of Lavallee Brensinger, who were also the lead architects when Bow High School was constructed.

Their study estimated costs of a potential renovation of Bow Elementary School at **\$5,206,900**. Said Mr. Ford:

I think it would be fair to look at a proposed cost based on the figures in the comprehensive facility study as follows:

Maintenance and Imminent Repairs/Improvements - \$2,673,750

Recommended Improvements/Upgrades - \$158,750

Potential Based Project - \$2,832,500

Main Entrance Upgrades Option - \$437,500

Athletic Field Upgrades Option - \$281,250

Grand Total - \$3,551,250

Project Timeline

"Administratively, we have been discussing this upcoming project for at least 5 years. One of the main considerations has been timing this project so that it coincides with the final payment of the bond that was issued when Bow High School was constructed in 1997. The final bond payment will take place on August 15, 2016 and that payment will be included in the 2016-17 fiscal year budget. Currently we pay \$805,000 in principal on the BHS bond per year."

"If the Bow Elementary School project were to be proposed so that any potential new bond issue would start in the next budget after the final payment of the BHS bond issue, then approval for the project would need to take place at the Annual Meeting held in March 2017 for inclusion in the appropriation for the 2017-2018 fiscal year. Construction would be scheduled during the summer of 2017 based on that timeline."

This would mean that a proposed article funding these items could be proposed at the March 2016 Annual Meeting.

The complete report may be seen on the Concerned Taxpayers of Bow website www.bowtaxpayers.org under the tab HOT NEWS.

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Sunday, October 25, 11 am - 1 pm

- Meet Faculty
- Learn about Financial Aid
- Talk to representatives from Admissions and Student Life
- Take a Tour of the Campus



NHTI
Concord's Community College

nhti.edu

2391015

(JULIA cont. from pg. 1)

Julia's final collection at the end of April brought her total to 512 pairs of shoes. She banded and sorted the shoes into 21 large plastic bags for each counting and processing and dropped them off at the Scout Council office in Bedford.

Girl Scouts throughout New Hampshire and Vermont collected a total of 554 bags – 13,850 pairs of shoes - weighing nearly 15,000 pounds.

The shoes were sent to developing nations where local business people will clear, repair or re-purpose them.

"Being able to help other people really makes me feel good," Julia says.

"I got a lot of help from a lot of people and I thank all who donated."

This paper thanks her for her initiative and follow through!

(STUDY cont. from p. 1)

- Phase I Build FD only (seemed like the town supported this)
- Past mistakes by the Board of Selectmen that have caused the Town to have no trust
- Spending double their budget to build a high school
- Bonding a water and sewer project they couldn't finish

Final statistics in the report by JLN Associates do not match the figures from the State Fire Marshall's office. That State agency has the following data for structure fires for the last 3 years for Bow:

2012 – 11
2013 – 12
2014 – 11

Total dollars lost each year due to fires were 2012: \$29,400, 2013: \$2,650 and 2014: \$500,00.

BOW BUSINESS to BUSINESS

Sponsored by the Bow Business Development Commission

When: Wednesday, October 28, 2015

Time: 5:30 p.m. to 6:30 p.m.

Where: Exel, Bow Distribution Center
1403 Route 3A, Bow NH

Please RSVP by Friday, October 23rd to:

Nicole Gage, Town Manager's Office
603-228-1187, ext 110 or email admin@bow-nh.gov

Bow Garden Club Supports "Pajama Project"

By Joyce Kimball



The Bow Garden Club is again collecting new pajamas and books in support of "The Pajama Program", a nationwide non-profit organization, to be given to disadvantaged children living in shelters, foster homes and similar facilities located within New Hampshire. New pajamas in all sizes (from infants to teens) are sorely needed before the cold weather arrives. Collection boxes are now available to receive donations of new pajamas and books at the following Bow locations: Baker Free Library, 509 South Street, Bow Municipal Building/Town Offices, 10 Grandview Road and the Bow Community Building, 3 Bow Center Road. The pajama and book drive will go through November 10th.

To make a monetary donation or to arrange for your donation to be picked up, please contact Joyce Kimball at 229-1990 or joyceakimball@comcast.net and to learn more about "The Pajama Program" in general, log on to www.pajamaprogram.org. About the **Pajama Program** – "Delivering Warm Sleepwear & Nurturing Books to Children in Need".

Their mission: *Pajama Program provides new pajamas and new books to children in need nationwide, many of whom are waiting to be adopted. These children live in group homes, shelters and temporary housing*

facilities and are often shuffled from one place to another. Many of them have been abandoned, abused or neglected. Most of these children have never enjoyed the simple comfort of having a parent tuck them in at bedtime with warm, clean pajamas and a bedtime story. Some of these children are living with their families below the poverty level, in desperate need of food, clothing and shelter. These two simple gifts of pajamas and books let the children know that someone cares—sometimes these are the only new things they have ever received."

The Pajama Program" depends on the generous support of volunteers, supporters, event hosts and pajama drive sponsors such as the Bow Garden Club to obtain the needed donations of new pajamas and books by appealing to their fellow community members. Since its inception in 2001, "The Pajama Program" organization has provided in excess of 3,000,000 new pajamas and new books to children across the country through its 60 chapters located within 33 states. ("The Pajama Program" fully meets the Better Business Bureau's 20 charity standards, the highest ranking for non-profits). State Chapter Presidents identify "Receiving Organizations" within their states and communities where children in need are living. Together with volunteers, they organize drives and events to provide these youngsters with new pajamas and books. The need is great. There are more than 513,000 children in the foster care system in the U.S. and more than one million children who are not living with their natural parents.

BOW GARDEN CLUB POINSETTIA PLANT SALE

Since 2008, the Bow Garden Club has been pre-selling 8 and 10-inch pots of poinsettia plants to area residents as one of their fundraisers. (The club's Spring Plant Sale is their primary fundraiser).

D.S. Cole in Loudon is the club's supplier of poinsettias and they provide beautiful and healthy plants every year in traditional red, pinks, and white/ivory and even offer a combination planting of both red and white poinsettias. Simply stunning!

The 8" pots actually hold 3 separate plants making for a gorgeous spread of blooms of 18" – 24" across and the 10" pots hold 4 individual poinsettia plants with a spread of 30" – 36"—coffee table size!

Most people like the larger ones as floor plants because while they make quite the statement, they definitely do not fit on the average mantel or shelf.

Members of the garden club will be taking orders for these poinsettias beginning October 15th and will continue pre-selling them until November 15th. They will be delivered to the Old Town Hall in Bow, 91 Bow Center Road for pick up on Saturday, December 5th or will be delivered to purchasers if prior arrangements were made with their seller.



The 8" pots of poinsettias are available in Red, White/Ivory and Pink; the 10" pots are also available in these colors as well as a combination of 2 red and 2 white poinsettias. An instruction sheet written by UNH Cooperative Extension on how to care for your poinsettia plants is included with purchase.

If you wish to pre-order a poinsettia or two for the holidays, please contact any Bow Garden Club member, go online to their website www.bowgardenclub.org or contact Fundraising Chairman Joyce Kimball at joyceakimball@comcast.net.

8" poinsettias are \$22 and 10" poinsettias are \$32.

There will also be order forms posted on the Baker Free Library's bulletin board for the duration of the sale.

Thank you!

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Focus Automotive 1235 Route 3-A in Bow

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Will Offer Free Brake Pads on most makes & models for the Month of October.

Customers pay for any other ancillary parts and labor, Brake Pads are Free.

10% of all brake jobs performed during the month of October will be donated to Breast Cancer vaccine research being

Performed at the Cleveland Clinic.

More details are available at

brakeforbreasts.com



TRAVEL TALK

BY CHASE BINDER

A TRIP TO CUBA?



The N.H. Delegation Meets Ambassador Jeffrey De Laurentis

If you're anything like Bud and me, a trip to Cuba has inched its way up your bucket list over the past several months. In fact, after reading all the buzz about relaxed travel regulations, we finally just had to book a short exploratory trip for early September. Just five days and four nights. Just Havana and the Pinar del Rio tobacco-growing valley. Simple. Quick. Hot. Very, very hot!

But first...how to book? It turns out that you can't just hop on a plane and fly into Havana. The "relaxing of travel regulations" that we've all been hearing about is focused more on what you can bring into (and bring home from) Cuba, especially if you have close family living there. The many-decades-long requirement that Americans *must* spend time in Cuba engaged in some kind of formal program (educational, cultural, professional, etc.) still holds true—though the old need for rigorous advance scrutiny/approval has morphed into fairly routine approval as long as you're with a licensed tour company.

So who sets the rules, writes the regulations, and tells what we can and can't do when we're in Cuba? I had a vague notion it was the Cubans in some sort of retaliation for our post-Cuban Missile Crisis embargo. Not so! The US Department of Treasury, via OFAC (its Office of Foreign Assets Control) is

the responsible agency. OFAC is in charge of administering and enforcing economic and trade sanctions and embargos around the globe—all in accordance with US foreign policy.

OFAC also says, via its licensing process, which companies are approved to provide travel programs to Cuba for Americans. Treasury.gov has more details, including explanations of the 12 approved program types. Most general tours fall under the "People-to-People" cate-

gory, or programs designed to create cultural interaction between Cubans and Americans.

This has a significant impact on *all* tours, something that didn't amuse some of our travel-mates on our Cuba Travel Services (cubatravelservices.com) tour. OFAC requires that itineraries include *full days* of formal cultural/educational programming (visits to museums, farms, community projects, medical clinics, art and dance studios and the like). All day. Every day. Oh, you may get a free night or two to book a restaurant on your own. But taking an afternoon off to go to the beach? Even though Cuba is noted for its sugar-sand stretch of beaches, chock full of all-inclusive resorts (just ask the Canadians), it is NOT allowed. Foregoing a part of the itinerary to lie by the pool at your hotel? NOT allowed!

Your tour company—whether it's Abercrombie & Kent, In-Sight Cuba, Road Scholar or any other licensed company—will offer general itineraries as well as itineraries focused on varied and interesting themes, but will also explain that this

will not be like any other tour you have taken. Tours of Cuba for Americans are intensive cultural immersion experiences. You'll learn more, see more, experience more, than on any other Caribbean trip. In fact, don't even think of it as a Caribbean vacation—you won't be spending the day sipping margaritas with your toes in the sand.

While this wasn't a surprise for us (we *did* read the very clear orientation material from Cuba Travel Services), we had many other surprises. The food was fabulous and



Bud Binder Reads the Bow Times in the American Embassy in Cuba

there are very elegant and upscale restaurants in Havana. The people are engaging and seem quite fond of Americans; they seem curiously adept at separating government and politics from the man on the street. They worship their national heroes (Jose Marti, Che Guevara and, yes, Fidel Castro) in a way our politicians can only dream about.

They have suffered, especially during the Special Period after the collapse of the Soviet Union, in ways that we Americans can't comprehend and would certainly not tolerate. Their music is everywhere and brings smiles to anyone and everyone in earshot. Their take on the mojito will shake your world.

My advice is to go. Go now. Go expecting to learn more than you thought possible. Go expecting to come back exhausted but invigorated. It is an experience not a vacation.



Benito in Vinales Rolls a Cigar

WARMING UP FOR A BETTER WORKOUT

By Jim Olson



What Happens When You Warm Up?

When you do a warm-up before exercising you are preparing the body for the workout, especially the muscles you will be working so hard. Gradually increasing the intensity of your workout is important to help prevent injury. Doing too much too soon can cause pulls or strains as well as early fatigue. So here's what happens when you warm up:

- Blood flow is increased to the muscles to supply them with more oxygen as well as remove waste products

- Breathing increases slowly so you don't become as winded
- Heart rate increases slowly and the heart prepares for activity
- Body temperature increases

Warming up can also help you prepare mentally for the challenge of your workout. It can also be a great time to plan out your workout if you haven't already.

How Do I Warm-Up?

The strategy to warming up is starting with a light activity and gradually work into more intense exercise. Properly warming up the body usually takes a few minutes so it's important to spend at least 5-10 minutes warming up the major muscles that you will be using during your activity. Be sure to keep going until you break a light sweat and notice that your body is feeling warmer. There are two types of warm-ups you may try depending on what activity you will be doing:

General warm-up: A general warm-up would consist of

doing light cardio activity for 5-10 minutes such as walking, jogging, biking, or using a cardio machine starting at a light pace and working into a more vigorous pace. The activity following may be the same or different.

Specific warm-up: A specific warm-up is geared more toward the actual activity to be performed. For instance, prior to lifting weights you may start by doing a set of exercises with a light weight before moving into your regular heavier weight. Or if you are getting ready to play tennis, doing some arm and wrist circles to warm-up the upper body and a few practice hits back and forth before starting would be a great way to warm-up the muscles used for tennis. And sometimes these two types of warm-ups may be combined! For instance, the tennis player may run a few laps around the court (general warm-up) before moving into the more specific warm-up mentioned above. Choose the warm-up that works best for you and just make sure you're doing it for all activities you participate in.


Should I Stretch Before My Workout?

Stretching is always best when the muscles are warm to prevent injuring and tearing the muscle. So for most people, the ideal time to stretch is actually after the entire workout when the muscles are going to be the warmest. So rather than stretching prior to your workout, save your stretching until the end when you are the most limber. So don't skip your warm-up next time you hit the gym! You'll get more out of your workouts and your body will certainly appreciate it.


Would You Like Some Help with Your Fitness?

Would you like to improve your body and/or overall fitness? Are you ready to look better, feel better, increase your self confidence and improve your overall quality of life?


Please feel free to call or email me and I would be happy to help you with anything that you need. Referrals are always appreciated and always rewarded.



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603/224-8096
A Testimonial
By
Bob Gile



I began working with John and Jim Olson at Individual Fitness about 5 years ago. I had always been physically active, but, with the onset of arthritis in my knees, had really lapsed into inactivity. When I joined IF at age 77, I had no desire to embark on a 'Charles Atlas' regimen, but wanted to return to decent physical condition.

I have worked mostly with John and have been extremely satisfied, not only with the results but with his understanding of my needs and capabilities.

I am now 82 years old and able to walk upstairs normally, can get out of my kayak without rolling from the cockpit into shallow water and have an increased level of energy such that I no longer nap during my lunch hour.

I also am aware that I could make even greater progress were it not for business commitments that occasionally preclude my regular attendance, as well as circumstances that make it extremely difficult to adopt the dietary recommendations that are provided. In summary, I have been most pleased with my experience at Individual Fitness, both in terms of the results and the friendly and conscientious guidance of the Olson brothers.

Please Visit our website (individualfitnessllc.com) to read the rest of Bob Gile'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 11/15/15



TO STRETCH OR NOT TO STRETCH

By Ben Kiniry

No, the title is not referencing a question in my exercise routine, rather a retirement planning tool you should be utilizing to protect the next generation from themselves and others.

Retirement Plans

In modern times, retirement plan savings make up a larger percentage of retiree's portfolio than any other time in history. This is due part to significant tax benefits provided by such plans. By "Retirement Plan" I mean an account that is subject to the minimum distribution rules (RMDs) of section 401(a)(9) of the Internal Revenue Code, such as 401(k) and IRA plans.

Required Minimum Distributions and the Tax Stretch

If you have such a retirement plan, then you must take required minimum distributions (RMDs) starting in the year after you attain the age of 70 ½ years or face severe penalties. These RMDs are based on your life expectancy under the uniform lifetime table and the amount of your retirement plan holdings at the end of each calendar year. For example, under the uniform lifetime table a 72 year old has a divisor (looks like a life expectancy) of 25.6 and given \$100,000 account balance as of December 31 of the prior year is required to take a RMD of \$3,906.25. It is important to note that these accounts are not available to most creditors, such as those involved in a bankruptcy. These assets are available for the purposes of Medicaid, a fact that shocks many of my clients.

Like any asset in your portfolio, you should have named a beneficiary to receive the retirement account upon your death. As you can imagine, there is

another set of rules that apply to the RMDs of the named beneficiary (for the sake of brevity this article does not discuss the complex issue of the "designated beneficiary" rules).

Upon your death your named beneficiary has the right to request all funds in the retirement plan be distributed to her/him over a relatively short period of time, such as one to five years. If your named beneficiary chooses the short period pay out, then he will incur a substantial tax bill and, at the same time, be giving up substantial tax deferred (or tax free) growth. Unfortunately, a very high number of retirement plan named beneficiaries (perhaps as high as 80%) are giving up the Tax Stretch option as well as the compounding of interest. This is a result that, in my opinion, you should find rather upsetting, especially given that your named beneficiary may very well need the inherited retirement income for their own retirement security.

The tax smart option is for the named beneficiary to receive the RMDs over his life expectancy and thereby continue the tax deferred status of the retirement account. When an individual defers the taxes over many years, the growth can be significant. Following is an example from Fidelity Investments: Should you leave your 45 year old beneficiary the sum of \$100,000, with a given life expectancy of 38.8 years (pursuant to the appropriate table) and assuming a 7% rate of return and a 25% federal tax bracket, as well as reinvestment of income dividends and capital gains distributions, would result in the following: 10 years - \$145,760; 20 years - \$275,889; 30 years; \$508,006; and 40 years - \$905,958. This example illustrates the power of tax deferral and compounding of interest over a beneficiary's lifetime.

We can imagine why some of these named beneficiaries are not taking advantage of the Tax

Stretch. I'm sure many would state they "need" the money now due to life circumstances. We all know that "need" is a relative term. There are, of course, many other possibilities. Perhaps the named beneficiary is not sophisticated enough to understand the financially devastating decision they are making or is a spendthrift and couldn't wait to get his hands on your money to buy a new expensive car, truck, boat, cruise (honestly, how would your child finish this sentence?). Another possibility is the pressure from an overbearing spouse to cash it in for immediate gratification (after all it is not your child that is doing the spending, it's that person they married). Unfortunately, we are all aware of the problems of drug and substance abuse, as well as gambling, in our society.

Whatever the rationale, we all can agree that in many cases it isn't necessary and ***the financial cost of taking early distributions is way too high.***

A Golden Opportunity: Retirement Tax Stretch/Asset Protection Trust

In my opinion, one of the best planning opportunities in recent times is the use of a Retirement Tax Stretch/Asset Protection Trust (a.k.a. IRA Trust). I don't say this as an Elder Law Attorney, rather as an individual who understands the time value of money and the instant gratification credit card society we live in. These are revocable trusts (mostly) that you set up during your lifetime, in which you name the trust, rather than your child, as the beneficiary of all or a portion of your retirement account. For example: "50% to Abraham Lincoln, as Trustee of the Retirement Benefit Trust for George Washington."

These trusts have two significant points of value that will help you sleep at night: Tax Stretch and Asset Protection. In regards to Tax Stretch, these trusts direct the trustee to take



Elder Law
Estate Planning
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Veterans Pension
Special Needs Trust/
Disability Planning
Conservatorships/
Guardianships
Asset Protection/
Medicaid Planning
Retirement Account
"Stretch" Trust

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out the RMDs from the retirement account over your child's life expectancy. There are two basic types of Tax Stretch trust, conduit and accumulation. Under conduit trusts, all RMDs are paid to the named trustee and in turn the trustee is directed to distribute the RMDs to your child. Under accumulation trusts, all RMDs are also paid to the named trustee, however, the Trustee is not directed to distribute the RMDs to your child, rather the trustee has the right to receive and hold the RMDs. Thereafter the Trustee has the power to determine when and how much of the RMDs are paid out to your child, on an as needed basis.

As can be seen, your child does not have the right to request any withdrawals from the plan administrator. In contrast, your named trustee retains the right to withdraw amounts above the RMDs if, in the trustee's judgment, your child is in need of additional funds. I'm sure you can see how this type of planning would provide a lifetime security for you loved. In regards to Asset Protection, if you should choose to name your child directly, then the retirement plan will be owned by him. If your child has, or

(STRETCH cont. on p. 8)

QUESTIONS & ANSWERS WITH SENATOR MARCO RUBIO

WITH EDITOR CHUCK DOUGLAS



EDITOR: Why are you leaving the Senate to run for President?

Rubio: Because I think people are worried they are not going to leave our children as the freest and most prosperous Americans that have ever lived and they worry we are going to be the first generation to leave our children worse off than ourselves. That's the moment we have arrived at. And I, after 4 ½ years in the Senate, have become convinced that we are not going to get this right unless we elect a Republican President.

It's not enough to have the Congress; we have to have a President that will move this cause forward, an American renaissance in a new American century. And I just don't see anyone else running that is approaching these issues the way I am, talking about the transformation in our economy or the issues we face in our national security. I came to the conclusion that the best place for me to serve my country was as President, so I chose not to run for re-election and instead dedicate myself to the cause of being President.

EDITOR: Could you tell the voters in Bow a little about your family, Senator?

Rubio: My parents were born in Cuba. They came to America in 1956. They were working class people, mostly in the service sector. My dad worked primarily as a bartender at hotels, doing banquets. My mother worked at a factory, she was a cashier at a hotel on Miami Beach, a stock clerk at K-Mart, a hotel maid in Las Vegas. I was born and raised primarily in Miami, although I lived 6 years in Nevada growing up. I grew up in Miami and went to the University of Florida, then went to Miami Law School. In 1991, I met a 17 year old girl, Jeanette, who I ended up marry-

ing in 1998. We have been married for 17 years this month. We have four great kids; two girls that are 13 and 15 and two boys that are 8 and 10. We still live in West Miami, Florida which is a working class town of about 5,000 people and two blocks away from the home my parents moved to in 1985.

EDITOR: What would you do to help the middle class?

Rubio: The most important thing we can do is provide a pathway to upward mobility and the way you do that is by making America the easiest and the best place in the world to create millions of jobs that pay more than the ones we have now.

That's why I am for tax reform, limiting regulations, balancing the budget and repealing and replacing Obamacare and fully utilizing our energy resources. The second thing is we have to make it easier and cheaper for people to acquire the skills they need to fill those jobs, which is why I've argued for higher education modernization. That includes more of an emphasis on vocational training, opening up Pell Grants for high school students to dual enroll so when they graduate from high school, they not only have a high school diploma, but they are industry certified to work at a body shop or work at a trade.

I also believe that we need to provide non-traditional students an alternative to traditional college, so I filed a bipartisan bill that allows there to be an alternative accrediting model that would encourage innovative competitors.

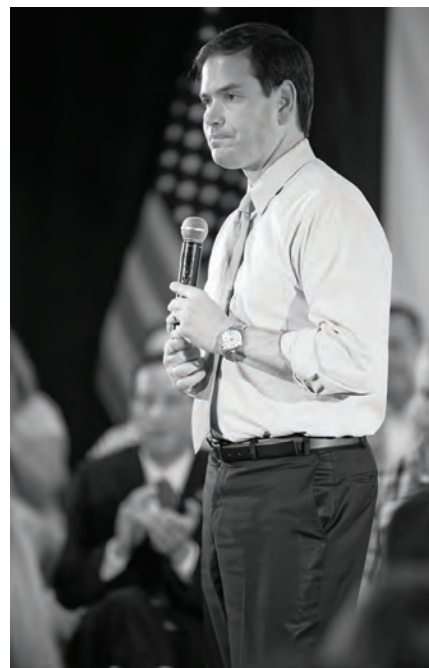
But it really comes down to two things: 1. make America the easiest and best place in the world for the private sector to create millions of better paying jobs and 2. making it easier, faster and cheaper for Americans to acquire the higher education they need so they can have the skills to fill those jobs.

EDITOR: What are your thoughts on the best way to handle ISIS?

Rubio: ISIS is a radical Sunni

group that needs to ultimately be defeated by Sunnis themselves on the ground, both militarily and ideologically. But they can't do it without American assistance. So, in addition to bringing together the coalition, I think we need to provide an increase in intelligence support and logistical support.

I would imbed special operation forces to help with the targeting of air strikes and provide more training and equipment. But ultimately it's going to take a combined force of Jordanians, Saudis the Turks, and Sunnis from Iraq, Syria, and Egypt to confront them on the ground, defeat them militarily, and drive them from the places that they now operate in and reclaim both Sunni Islam and the territory that they control.



EDITOR: Do you have any thoughts on changes to the tax code?

Rubio: I proposed with Senator Mike Lee of Utah a pretty comprehensive re-write of the tax code. Ours is the most pro-business and pro-family tax code anyone has offered. On the business side we would tax all business income at no more than 25%. That includes small businesses who with a pass through are paying at their personal rate and we would allow all businesses to immediately expense any investment they make in their business. We would eliminate double taxation for overseas profits by going to a territorial system of taxation so we can bring back some of those two trillion dollars of American

cash sitting overseas. We would get rid of all taxes on investment because the more you tax something the less of it you get, but the less you tax it, the more you get. We want to see more investment.

On the personal side, we would only have two rates: the high rate, 39 ½% would become 35% and for everyone else it would be 15%. We would increase the per child tax credit for working families because raising children in the twenty-first century is expensive and difficult. This plan would provide substantial growth and after tax income, it would provide substantial economic growth, job creation and within 10 years it will be revenue positive.

EDITOR: Would Hillary Clinton's gun law changes have affected anything in the recent Oregon shooting?

Rubio: No, and that's the problem with all these gun proposals, they don't do anything about preventing this from happening. At the end of the day, the only people who follow the law are law abiding citizens, so if you create gun restrictions, law abiding citizens will follow the law, leaving them unarmed and harder to protect themselves.

Criminals by definition ignore the law and they will ignore these laws. As a result what you will have is a country where all the criminals will be well armed and all the innocent people will not be able to protect themselves, their property or their families.

In fact, these laws that they are proposing would have done nothing to prevent the specific cases that they point to. The individual who carried out this attack in Oregon could have passed a background check and the same could be true of the one that happened before that and they didn't use assault weapons, they were using handguns, so the law she is proposing would do nothing to prevent these attacks.

Chuck: Thank you for your time, Senator.

(STRETCH cont. from p. 7)

develops, a creditor issue then the account is available to such creditor. The most common creditor example is divorce, in which case approximately one-half of what was your retirement savings (the security you wanted to benefit your child with) now belongs to your ex-son or daughter-in-law. In contrast, if you should choose to name a properly drafted Retirement Tax Stretch/Asset Protection Trust as the beneficiary of your retirement plan, your child would NOT be the owner of the inherited retirement plan and therefore the funds held by the plan should not be available to your child's creditors. Did you just get goose bumps?

My Child Will Act Tax Smart

In the case of a child who you firmly believe will make the tax smart decision and elect to take the RMDs over his life expectancy, you would still be wise to set up such a plan involving such trust in order to gain the asset protection element, unless you believe that your child will never get divorced, be sued, file for bankruptcy or have other creditor issues. I urge you to learn more about this powerful planning tool, once you truly understand the long term security and value these trusts provide to your loved ones, you will be glad you did.

BOW OPEN SPACES TRAIL CARE
OCTOBER 24



Bow Open Spaces will celebrate the arrival of fall with a trail care event Oct. 24 from 8:00 am to noon.

There will be several projects in the Knox Road Town Forest include bridge building, trail

re-routing, brush trimming and the removal of downed trees.

All volunteers are welcome! Feel Free to come late or leave early.

We will meet at the trailhead on Robinson Road.

Please email coordinators Jeff and Hilary Warner at hilary@nutritionworksnh.com if you plan to help.

THANK YOU!!

TRAVEL WITH THE TIMES

While taking a break from watching lobstermen down-load lobsters from their traps at Cape Porpoise, Maine, Eric Anderson(right) takes time out to read his copy of *The Bow Times*.

Send us your photo with the *Times* and we will run it as space permits.

Photo by Cherilyn Anderson



Saturday, October 24th from 9-12
at the Bow Community Center

Sponsored by the Bow PTO & the Friends of Bow Parks & Recreation

Skis, boots, poles, snowboards, skates, winter apparel and MUCH more!

Want to make some \$ CASH \$

Bring your gently used equipment to the Community Center on Friday, 10/23 from 2:00-7:00. Name your own price! You keep 80% and 20% benefits the Bow PTO and the Friends of the Parks and Recreation. No helmets please.

of Littleton, NH will also be on site selling NEW equipment!

If you have any questions or would like to volunteer, please contact Alissa Smith at 731-9619 or alissa10esmith@gmail.com

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Dr. Moriarty is a native of Nashua, New Hampshire and received his Bachelor of Science degree from Saint Joseph's University in Philadelphia. He then went on to earn his Doctorate of Dental Medicine from Tufts University School of Dental Medicine.

Prior to joining the team at Generations, Dr. Moriarty worked in Private practice in Nashua, New Hampshire. Dr. Moriarty enjoys staying up-to-date on the newest dental materials and techniques available and is certified in Invisalign and laser dentistry.

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WITH MEAL-PACKING EVENT**



When local Modern Woodmen of America representatives learned that 10.9 percent of households in New Hampshire, 11.5 percent of households in Massachusetts and 13.6 percent of households in Vermont experience or are at risk of hunger, they sought to make a difference. Donald M. Legere of Bow, regional director for Modern Woodmen, organized a meal-packing event with the representatives and their families.

“It was truly shocking to learn of the food insecurity in our area,” said Legere. “We’re excited to do our part to end hunger in our community.”



The event, which took place on Oct. 6 at Christ the King Parish in Concord supports Modern Woodmen’s Knock Out Hunger campaign, a national effort to prepare and donate 500,000 meals throughout the country.

Legere’s event produced 10,000 meals, which have been donated to 17 different food pantries throughout New Hampshire, Vermont and Massachusetts. “This is such an important project – I hope it

drives others to contribute to their local food pantries and shelters,” said Legere.

As a tax-exempt fraternal benefit society, Modern Woodmen sells life insurance, annuity and investment products not to benefit stockholders, but to improve the quality of life of its stakeholders – members, their families and their communities. This is accomplished through social, charitable and volunteer activities.

In 2014, Modern Woodmen and its members provided more than \$19 million and nearly 437,000 volunteer hours for community projects nationwide.

For more information about Knock Out Hunger or Modern Woodmen, contact Donald M. Legere, 603-223-0044, Donald.M.Legere@mwarep.org, or Michelle Opsahl, 309-793-5660, Michelle.Opsahl@modern-woodmen.org.



**October 31
21 Carriage
Rd., Bow
8:30 a.m. to
noon**



**EXPERIENCE OF WAR FILM
PRODUCER SPEAKS TO
MEN’S CLUB**

The September Men’s Club meeting featured Kathy Mathis of Dunbarton, the Program Director of the N.H. Humanities Council and Dan Marcek of Brookline, N.H. who is the founder of Vetflix. Dan Marcek explained his veteran’s documentary and what he hoped it would do for vets.

A considerable veteran population calls NH home (11%), but neither the public nor those in the military are usually skilled at speaking with respect and empathy across the military-civilian divide. Dan hopes to spark a conversation about the experience of war and the veteran’s and non-veteran’s relationship to one another in civilian culture.

“In a society where ordinary citizens are increasingly distanced from combat, it is imperative for the health of our democracy to bridge the gap in understanding by raising awareness about the experience of veterans returning to civilian life, and the obligations, sacrifices and challenges we face as a nation when we decide to go to war,” said Marcek.

The Vetflix documentary film will serve as a dramatic device to connect veterans to non-veterans, and veterans to other veterans. How does a “bad” homecoming or a “bad” war affect how veterans per-

ceive their sacrifices? What does it mean to be ready to die for your country? How has the shift from a national draft to a volunteer force changed the relationship between veterans and civilians?

These are tough questions to be discussed. This project will:

- Reduce the isolation of veterans from their communities and wider society
- Provide veterans with tools to contextualize their experience of war
- Build bridges of understanding between previously disconnected constituencies
- Help NH residents make better-informed policy decisions.

Vetflix, in collaboration with the Humanities Council and an advisory committee that includes Pete Burdette of Bow, will produce the documentary to be shown in each region of the state. They have produced a promotional video with seed money from the National Endowment for the Humanities as part of their national initiative.

Seasoned facilitators and panelists will lead discussions fol-

(VETFLIX cont. on p . 23)



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BOW REAL ESTATE SALES

By Linda Hutton, Broker

AUGUST

- 4 Bow Ctr. Rd (Condo)**
1392 gla, 2 br, 2 bath,
1car att. Sold \$189,000
8/26/15

8 Whittier Dr.
4375 gla, 4 br, 3.5 bath,
3 car att. Sold \$500,000
8/19/15

74 Peaslee Rd.
2956, 4 br. 2.5 bath, 2 car att.
Sold \$425,000 8/12/15

2 Colonial Terrace
3620 gla, 3 br, 2.5 bath, 2 car
att. Sold \$397,000 8/21/15

41 White Rock Hill Rd.
2472 gla, 4 br, 2.5 bath, 2 car
att. Sold \$327,000 8/28/15

7 Tonga Drive
2478 gla, 3 br. 2.5 bath, 2 car
att. Sold \$302,000 8/28/15

1Surrey Coach La n e
2921 gla, 3 br, 2.5 bath, 2 car
att. Sold \$302,000 8/21/15

32 Putney Road
2147 gla, 3 br, 3.5 bath, 2 car
att. Sold \$ 290,900 8/12/15

46 Knox Road
2513 gla, 3 br, 2 bath, 2 car
att. Sold \$300,000 8/28/15

45 Logging Hill Rd.
1512 gla, 3b r, 2.5 bath, 2 cat
det. Sold \$249,900 8/27/15

11Surrey Drive
1954 gla, 4 br, 2 bath, 2 car att.
Sold \$225,000 8/28/15

50 Clement Rd.
2304 gla, 4 br, 2 bath, 1car
det. Sold \$237,900 8/6/15

501 Clinton St.
1464 gla, 3 br, 2 bath, 4 car
det. Sold \$211,000 8/10/15'

- 72 Allen Road**
2036 gla, 4 br, 2.5 bath, 2 car
att. Sold \$188,000 8/12/15

29 Grandview Rd.
1566 gla, 2 br, 1.5 bath, 1car
det. Sold \$180,000 8/24/15

SEPTEMBER

- 19 Marion's Way (Condo)**
1852 gla, 2 br, 2.5 bath, 2 car
att. Sold \$345,324 9/3/15

36 Heidi Lane
4377 gla, 4 br, 2.5 bath, 3 car
att., 2.19 acres Sold \$552,800
9/24/15

7 Asa Drive
2925 gla, 4 br, 2.5 bath, 2 car
att., 2.57 acres. Sold \$385,000
9/08/15

25 Brown Hill Road
2540 gla, 4 br, 2.5 bath, 2 car
att., 1.0 acres. Sold \$370.000
9/29/15

13 Jonathan Lane
2044 gla, 4 br, 2.5 bath, 2 car
att.,1.31 acres. Sold \$324,500
9/29/15

13 Risingwood Drive
2825 gla, 3 br, 2.5 bath, 3 car
att., 2.13 acres. Sold \$330,000
9/3/15

49 Chandler Circle
2460 gla, 4 br, 2 bath, 2 car,
att., 2.55 acres
Sold \$300,00 9/18/15

6 Hooksett Tpk Rd.
2272 gla, 3 br, 2 bath, 2 car
att., 2.74 acres. Sold \$299,000
9/16/15

28 Woodhill Road
2290 gla, 4 br, 2 bath, 2 car
att., 1.6 acres. Sold \$276,375
9/11/15

4 Clearview Drive
2258 gla, 3 br, 2 bath, 2
car under, 1.0 acres. Sold
\$252,000 9/22/15

3 Rocky Point Drive
2210 gla, 3 br, 2 bath, 2
car under, 1.04 acres. Sold
\$232,500 9/10/15

8 Ridgewood Drive
1300 gla, 3 br, 1.5 bath, 2 car
att., 1.08 acres. Sold \$199,900
9/18/15

49 Grandview Road
1296 gla, 2 br, 2 bath, no
garage, 1.0 acres. Sold
\$182,500 9/3/15



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FORMER BOW MAN RECEIVES
NATIONAL SCIENCE AWARD

Former Bow resident Eric Dors received the Lawrence Award for his redesign of the Space and Atmospheric Burst

Reporting System on SABRS. That device circles the earth looking for bursts of neutrons and gamma rays that would reveal a nuclear test or explosion in violation of various international arms treaties.

Dors and his wife and children live in Los Alamos, New Mexico, home of one of our national laboratories. The award was presented to Dors by Energy Secretary Ernest Moniz.

His parents, Thomas and Clare Dors, live on South Road in Bow.

Photo by Los Alamos
National Laboratory



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Does Bow Have a Strategy to Recruit Business?

The Business Development Commission went before the Planning Board this summer to discuss business recruiting strategies prepared by a consulting firm named Arnet Development Group (ADG).

Bill Klubben, the Community Development Director at the time said that ADG was hired to advise how to approach marketing and to select market targets. ADG identified five business areas based on unique characteristics within the “walls” of the Merrimack River and I-93 corridor.

Area 1: Around the Interstate exit north

Area 2: Existing residential

Area 3: Along the water front – bounded by the railroad tracks but has grade differences

Area 4: West of Route 3-A

Area 5: Power plant and gravel-industrial – large lots

Mr. Klubben stated that ADG found that the Town has to do more than it is doing. State-wide the market is still not building a lot of new buildings, but rather people are looking for existing spaces. Bow needs to increase outreach to existing businesses and establish a direct line of communication with the landowners and major employers.

ADG said the Town needs to get involved with the power plant, to become partners and be aware of the upcoming changes there.

Their analysis of the above 5 areas follows:

Area 1 – Around Interstate Exit North:

- To be thought of as ‘east’ and ‘west’ side. The south Street area is significantly different than Bow Junction but it is even more different than the other areas.
- Need to address the water/ sewer issue because Bow has sewer, but not water to offer businesses
- There is a flood plain concern in the junction area
- May need to consider re-zoning this area

Area 2 – Existing Residential:

- There are several large pieces of undeveloped land. One has been before the Board for a six-lot subdivision, but there are more significant parcels.
- Some of the land is not developable because they are literally and figuratively on the wrong side of the tracks.
- Longstanding residential neighborhood is solid and not going away.
- There is potential for a mixed-use development that would make the neighborhood even more viable long term.

Area 3 - Along the Water-front:

- Contains a mixture of zoning
- Mr. Klubben identified the well field in the area and the slopes/elevation issues.
- Area has a high water table.
- Plenty of river frontage – approximately seven miles – with potential for well planned amenities that could be a real selling point and help promote commer-

- cial business in the area
- It would be good to have a place to walk or bike along the river.
- Across the railroad tracks is still an industrial zone.

Area 4 – West of Route 3-A:

- Large town owned parcel; Champney property has many acres; Kelley owns approximately thirty acres; Dow Road was added as it matches best the market strategy for the area.
- Promotes office spaces.
- Solar arrays another potential for the area – once the dust bowl in the area is contained.
- Trail system in right of

ways is possible.

Area 5 – Power Plant and Gravel Areas:

Area dominated by the power plant – need to discuss new ideas with Eversource.

- Large transmission area.
- Location of Exel and Merl Chapman’s site identified.
- Industrial location where businesses can run “24/7” as a targeted market – only deterrent is the Noise Ordinance

If you have thoughts and ideas on how to get more warehouse or other businesses into Bow, let us know at info@thebowtimes.com

SUDOKU--Use logic and process of elimination to fill in the blank cells using the numbers 1 through 9. Each number can appear only once in each row, column and 3 x 3 block.

			2		8	6	1	
	2	6			5			
1						2		5
			5	3			2	
			1			3		
7	3	4					5	
8				5	7			
	9	5		8				2
	1				6		3	8

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EXPLAINING THE NEW CHIP CREDIT CARDS

By Mark Pitkin, President
Sugar River Bank

Banks across the country are issuing new credit and debit cards with an embedded computer chip.

- The computer chip assigns a one-time code making every transaction unique and the card more difficult to counterfeit or copy.

- The chip is a small, metallic square on the front of the credit or debit card.

Nothing changes for consumers, who will still receive zero-liability protection from their banks in virtually all cases.

- Banks are working around the clock to get these cards in the hands of consumers, and retailers are working to put in place terminals capable of reading them.

- If a merchant doesn't have a chip reader, the new

cards will still have a magnetic stripe.

- Using chip cards is simple and easy to learn. Go to aba.com/chipcard for a step-by-step graphic.

- The Oct. 1, 2015, liability shift creates a positive incentive for merchants and financial institutions to implement this new technology to protect against fraud.

- Visa and MasterCard issued rules and guidelines for processors and merchants to support chip technology, including a liability shift on October 1.

- Banks have historically been responsible for covering most of the cost of counterfeit fraud. Once this rule goes into effect on October 1, the party that has not upgraded its technology will be responsible.



OWEN LIBBY OF BOW DECORATES FOR THE HOLIDAYS



Owen and Eve Libby standing in front of a few of Owen's decorations. Owen has been collecting Halloween and Christmas items to decorate the yard since he was 5 years old. Now at age 12, he scours yard sales for more decorations and displays them on Ridgewood Drive each year.

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Pope Memorial SPCA of Concord-Merrimack County Hires New Executive Director



By Chase Binder

Concord, NH—The Pope Memorial SPCA of Concord-Merrimack County is proud to welcome Suzy Butler of Bedford as their new Executive Director.

Butler comes to the SPCA with a wide variety of expertise in nonprofit management. She spent eight years between the downtown organizations for Manchester and Nashua gaining expertise in strategic planning, fundraising, staff/volunteer management, public relations and event planning.

She also brings skills in project management and process improvement from her most recent tenure with the University of New Hampshire.

Butler grew up in nearby Canterbury on a small hobby farm, where animals were an important part of daily life. "Being able to use my professional skills to help animals in such a significant way is simply a dream come true. My immediate focus will be to help the Pope Memorial SPCA not only achieve sustainability, but also find new and better ways to serve the animals and people in our community."

The organization's new 9,000 s.f. facility on Silk Farm Road opened in April of 2014. "We're settled into our new home now and this was the perfect time for a transition.

Butler's energy and passion combined with the depth of her nonprofit management skills will help us stay mission-driven and focused on the future.

This is an exciting time for all the animal-lovers of central New Hampshire!" said Chase Binder of Bow, Board President.

For over 100 years, the Pope Memorial SPCA of Concord-Merrimack County has been dedicated to caring for abandoned and homeless pets, protecting and advocating for pets in need, and promoting the humane treatment of all animals.

The organization's pet adoption, pet food pantry, and humane education programs collectively touch the lives of several thousand children, adults and families each year.

To learn more, please visit www.popememorialsPCA.org.

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off from Interstate 89



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NAVIGATING MEDICARE AND MEDIGAP INSURANCE

By Dominic Lucente, CFP

Most adults become eligible for Medicare on the first day of the month they turn age 65. Whether you need to sign up, and how to go about doing so, depends on the type of coverage you select and whether you collect Social Security benefits prior to becoming eligible for Medicare.

Medicare Eligibility

If you have already started receiving Social Security benefits before your 65th birthday, you don't have to sign up for Medicare Part A or Part B. Part A is basic hospital insurance; Part B helps to pay for medically necessary services such as doctor visits or outpatient care. You automatically become eligible on the first day of the month you turn age 65. Premiums for Part B (there is no premium for Part A) will be deducted automatically from your Social Security check.

If you are not receiving Social Security benefits, you will be required to sign up for Part A and Part B. Contact your local Social Security office three months in advance of your 65th birthday to start the process.

If you still receive medical insurance from another provider (such as your employer or your spouse's employer), you can wait to sign up for Medicare. To avoid paying a higher premium, you will be required to enroll during the eight-month period that begins during the month your employment ends or the group health coverage ends, whichever is first. Note also that you may be assessed with higher premiums if your modified gross adjusted income (MAGI) is more than \$85,000 for single filers and \$170,000 for married couples filing jointly.¹

Medicare Part C and Part D

Both Medicare Part C (Medicare Advantage) and Part D, which is prescription drug coverage, are provided by private insurers whose plans are approved by Medicare. You can

obtain information on these providers on the [Medicare Website](#).

You can sign up for both Part C and Part D when you first become eligible for Medicare. You can also sign up between January 1 and March 31 or between November 15 and December 31 each year. Even if you don't currently have many prescriptions, you may want to consider signing up for Part D as soon as you become eligible. If you wait and try to sign up during a subsequent enrollment period, you may be charged a late enrollment penalty and be forced to pay higher premiums.

Supplementing With Medigap

Many retirees supplement their Medicare coverage with Medigap plans, which are sold by private insurers. The state where you live may determine the type of plan available to you. It's important to note that these policies do not cover long-term care, vision care, dental care, hearing aids, eyeglasses, prescription drugs, and private-duty nursing. If you anticipate ongoing use of these services, you may need to obtain another form of insurance or pay out of pocket.

When you sign a contract for Medigap insurance, you usually permit the insurer to access your Medicare Part B claim information directly from Medicare and to bill your health care providers directly. In certain instances, Medigap providers will manage claims for Medicare Part A as well.

Your Rights as a Medigap Beneficiary


Medigap policies cover only one individual, which means that for couples, each partner needs to purchase a separate policy. The best time to purchase a Medigap policy is during the Medigap open enrollment period, which lasts for six months after you are both age 65 or older and enrolled in Medicare Part B. During this period, an insurer cannot

Think LOCAL


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refuse to sell you a Medigap policy or impose a surcharge because of your health status.

A standardized Medigap policy typically is guaranteed renewable, which means that, as long as you continue paying premiums, an insurer cannot use your health status as a rationale for cancelling the policy. If you were diagnosed or treated for a pre-existing medical condition within six months prior to a Medigap policy taking effect, an insurer can make you wait up to six months before providing coverage for the condition. In certain instances, if you had health insurance coverage during the six-month period

before the Medigap policy takes effect, the waiting period may be eliminated or shortened.

Source/Disclaimer:

¹Source: Social Security Administration, *Medicare Premiums: Rules for High-Income Beneficiaries*, 2014.

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LOOK WHAT'S HAPPENING!



Snowmobile Flea Market

Saturday October 17th, 8:00 AM to 3:00 PM

Sleds—Trailers—Parts—Clothing—Accessories

To be held at HK Powersports
1354 Hooksett Rd, Hooksett, NH (Exit 9N off I-93)

Admission (buyers and browsers is FREE!)

Vendor Space is available on a first come/first served basis

Vendor Cost

- \$15 pickup truck/1 unit
 - \$20 2-place trailer/2 units
 - \$30 4-place trailer/4 units and up
- Sorry, no dealers allowed!

Breakfast and lunch will be available at our concession stand

RAFFLES! HK Powersports has graciously donated a 509 brand Altitude Snowmobile helmet which will be raffled off at 12:00PM during the flea market. Raffle tickets will be sold for \$2 each or 3 for \$5. All vendors will receive a free raffle ticket upon paying for their spot. We will also have a 50/50 raffle; tickets will be \$2 each or 3 for \$5. **Must be present to win.** The money raised goes to support the Bow Pioneers Snowmobile Club trail system and trail maintenance equipment. A portion of the proceeds will be donated to NH Easter Seals Camp Sno-Mo.

For more flea market information, email bow_pioneers@bowpioneers.org

HK Powersports will be hosting their annual Open House on the same day. See their website for details.

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1354 HOOKSETT ROAD HOOKSETT, NH 03106



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ON FACEBOOK



Snowman Craft Fair

The Bow Mills United Methodist Church, 505 South St., Bow, will hold its Annual Snowman Craft Fair on **Saturday, November 7, 2015 from 9 am to 2 pm.**

Come to the Fair to enjoy the fun of Christmas shopping. Rooms filled with holiday crafts, handmade items to wear or for your home; over 70 themed gift baskets and gifts for pet owners. Satisfy your "sweet tooth" with our famous Cookie Walk and

Bake Table; bid on Silent Auction items; stop by our jewelry table and "The Christmas Elf Room" where kids can make their own ornaments.

Breakfast refreshments from 9:00 –10:30 am; Lunch from 11:00 am–1:00 pm.

Enjoy the day with us! A Free Event. Info: 603-228-1154 or Joan at jday309@comcast.net.

Bow Rotary Club Annual Auction Raffle November 7th

The Bow Rotary Club is holding their annual raffle in conjunction with its Annual Auction Event to benefit scholarships and camper-ships, as well as other community projects.

The raffle will run from October 2nd to the night of the auction on November 7th, where the winning tickets will be drawn. You do not need to be present to win.

Tickets are \$5 each and are available through any Rotary Club member, Merrimack County Savings Bank's Bow office and at various town and school events. For additional locations, check out www.bowrotary.org.

This year's prizes are:

1st Prize BOSE™ SoundTouch

130 Home Theater System - \$1,500.00 value.

2nd Prize BOSE™ SoundTouch 20 Series III Wireless Music System - \$350.00 value

3rd Prize BOSE™ SoundLink Mini II - \$200.00 Value

The Rotary Club of Bow, chartered in 1975, is a member of Rotary International.

The club's motto is "We help others," and is a service club of approximately 55 local men and women who engage in a wide variety of volunteer activities to support both local community activities as well as health and community assistance projects around the world.



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Friday, October 30
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Bow High School



HALLOWEEN

Activities include:

Trick-or-Treating	4:30-5:45 pm
Haunted House	4:30-7:00 pm
Halloween Games	4:30-5:45 pm
Costume Parade	5:45-6:00 pm
Magic Show	6:00-7:00 pm

For more information call (603) 228-2222 or
visit www.bow-nh.gov



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"We Help Others"

Around the Corner



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Jct. Knox Rd. & Logging Hill Rd.
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All proceeds benefit The Bow Rotary Club's
Scholarship & Campership Programs

"Help Us-Help Others"



BAKER FREE LIBRARY NEWS

BY LORI FISHER



The Baker Free Library is joining libraries across New Hampshire to offer the 1,000 Books Before Kindergarten program, designed to improve the reading preparedness levels of our children.

The single most important thing you can do to prepare children to read is to read to them every day. Research proves that children need to hear 1000 books before they begin to learn to read independently. Reading to children increases their vocabulary, their listening and narrative skills, and will also help to instill self-awareness, confidence, and an understanding of their place in the world.

To participate, sign up your child (age birth to five years old) at the Circulation Desk. We will give you sheets to help you count the first 100 books. When you finish reading 100 books, turn in the sheet at the library. The child will receive a small prize and you can pick up another sheet.

We will keep your completed sheets under your child's name, and when you reach 1000 books, you'll receive a large tote bag to fill with books for your child.

Every book you read to your child counts every time you

read it. Books your child hears at a Storytime program count. Books that others read to your child count. It is as easy: one book a day for three years equals 1000 books! For more information, contact Jennifer Ericsson, Children's Librarian, at 224-7113 or bowbakerfreelibrary@comcast.net.

Annual Hat & Mitten Drive: 10/1 - 12/4

The Happy Hookers knitting group is collecting hand-knit hats, mittens, and scarves to be donated to Bow Human Services and Bow children in need.

Donations may be dropped off at the Library during regular hours, or brought to the Happy Hookers weekly meetings at White Rock Senior Living, Bow Center Road, on Tuesdays from 10 a.m. to 11 a.m. Yarn donations are also gladly accepted. Questions? Contact Betsy Mahoney at bowbakerfreelibrary@comcast.net.

Reading to TeeTonka on 10/24

Children aged 6-10 who are reading on their own 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.

De-stress for the Holidays workshop on 11/5

The holidays can be a stressful time even for people who love the bustle. In this class you'll learn some easy practices that will keep you centered in times of stress, including breathing techniques, meditation, the impact of essential oils, and the use of sound/chanting. Come with an open mind and your holidays just might be transformed!

Taught by Lori Fisher, Library Director and Yoga Alliance Registered Yoga Teacher - 200. Reservations are required; call 224-7113 or email bowbakerfreelibrary@comcast.net.

The Library will be CLOSED on Wednesday 11/11 in observance of Veteran's Day.

Community Forum on 11/12

This monthly public forum will feature individuals from various town departments, boards, and committees, and is designed to provide additional information about town services and resources as well as a place for residents to ask questions and provide feedback.

The forum takes place on the

2nd Thursday of each month (except March) from 6:30 p.m. to 8 p.m. in the Library's upstairs meeting room.

Here's the proposed schedule of forum topics, so mark your calendars! (This schedule or the topics presented after December may change, so please check back with the *Bow Times* or the Library to verify the specific topics from January 2016 onward).

Budget, CIP, and Finance November 12

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.

Parks & Recreation and the Recreation Needs Committee December 10

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.

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



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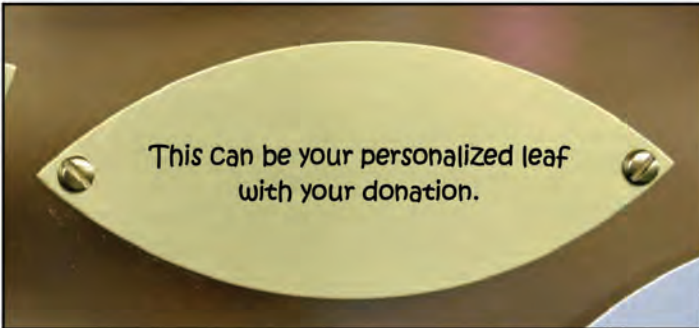
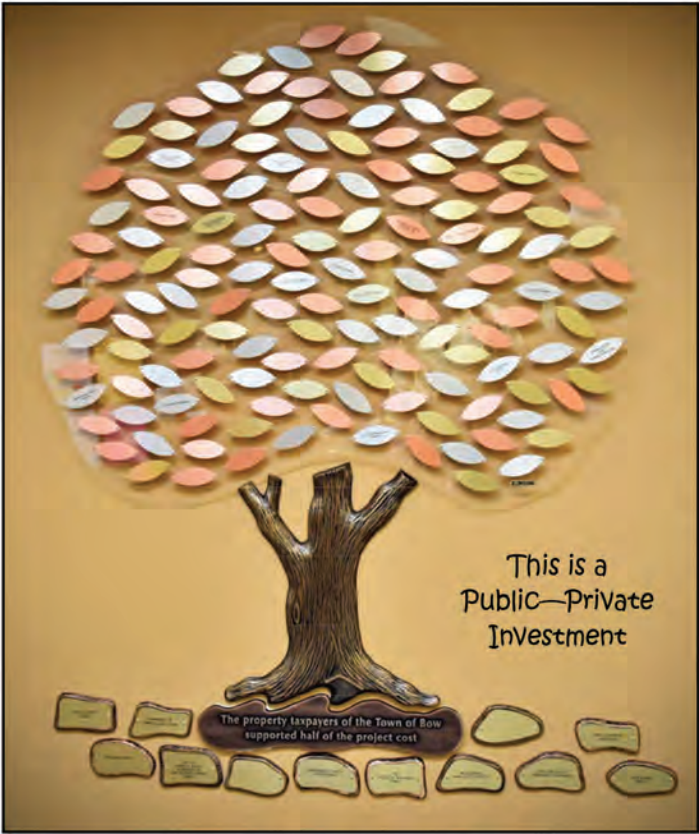
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Make A Donation To Support The Library—
Please consider making a monetary donation to help expand the resources and services offered by the Baker Free Library. All donations over \$500 will be recognized on our Donor Tree. Naming opportunities are also still available. Donations to the Baker Free Library Foundation, a 501(c)3 non-profit, are tax-deductible as allowed by federal tax code (please consult your tax advisor for complete information).

Information—
For more information, visit www.bakerfreerenovation.org; contact Mark Leven, Foundation Director, at [mlieven@cisco.com](mailto:mleven@cisco.com); or contact the Library at (603) 224-7113 or email bfdirector@comcast.net.

Donations to Date—
Two-thirds of the \$300,000 needed from private donations has been raised through individuals, families, and businesses. Your contribution today will help to complete this project.



Your Donation to Help Fund the Lower Level Renovation Project

- ☐ I would like to pledge a gift of \$_____ per year for 1 or 2 years (circle one).
- ☐ I would like to make a one-time gift to the Baker Free Library Renovation Donor Tree in the amount of \$_____.
- ☐ Name as you would like it to be engraved _____.

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Baker Free Library Foundation

Suggested Donation Schedule
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Silver Leaf—\$1,000-\$2,499
Gold Leaf—\$2,500-\$4,999
Rock—\$5,000-up

You can mail your donation directly to the Baker Free Library Foundation c/o Baker Free Library, 509 South Street, Bow, NH 03304



BOW FALCON ATHLETICS

FALCONS CREAM FARMINGTON-NUTE 50-0

On October 3, the Bow Falcons started the game off rough with a penalty and a fumble, but by halftime they scored touchdowns on their next five possessions.

Jack Corriveau had 66 rushing yards for two carries and Chris Robbins had 7 carries for 60 yards. Gavin Lacourciere had three rushing touchdowns in the first half of the game.

The next game will be on Saturday, the 17th against Raymond.

BOYS VARSITY SOCCER

Boys Varsity Soccer Shuts Out Hillsboro-Deering High School!

The Falcons earned their ninth straight victory with a shutout over the Hillcats.

Key players for Bow -- Victor Oliveira (goal), JP Merchan (goal), Chris Beshe (goal), Brian Bushnell and Noah Bult (combined for shutout).

The team had previously defeated Pelham, Conant and Winnisquam in recent games.

VARSITY FOOTBALL SCHEDULE:

10/17 @ 1:30 against Raymond at Bow High School

10/24 @ 1:30 against Winnisquam at Bow High School

10/30 @ 7:00 against Somersworth at Somersworth High School

JV FOOTBALL SCHEDULE:

10/26 @ 4pm against Winnisquam at Tilton Rec Field

11/2 @ 3:15 against Somersworth at Bow

For more news go to www.bowfalcons.com.

Bow Student Golfer Wins Individual Title



Doug Champagne of Bow won the State Division III individual golf title on October 10. He shot a 73 on Waukegan Golf Club's par 72. Doug had earned honors in 10 of 11 regular season

matches. Bow coach Mike Se-raikis praised Doug's consistency under pressure. "You have to think through every shot. You can't just drive everywhere," said Champagne. "I definitely felt a little pressure, but I felt like I owed it to my coaches and my teammates to pull this one out." Said Champagne.

Doug is the son of Tom and Denise Champagne of 5 Whittier Drive. Champagne's teammates Colin Plumb (tied eighth, 164) and Ronan Lucey (10th, 165) also competed.

GIRLS VARSITY SOCCER SCHEDULE

- 10/13 @ 4 pm v Stevens
- 10/14 @ 3:30 pm v. Somersworth
- 10/16 @ 6:00 at Raymond
- 10/20 @ 4 pm @ Hopkinton
- 10/22 @ 3:30 v. White Mountains

BOYS VARSITY SOCCER SCHEDULE

10/16 @ 4 pm at Masconic

10/21 @ 4 pm at Hopkinton

10/23 @ 4 pm vs Stevens



SUDOKU ANSWER

5	7	3	2	4	8	6	1	9
9	2	6	7	1	5	8	4	3
1	4	8	6	9	3	2	7	5
6	8	1	5	3	9	4	2	7
2	5	9	1	7	4	3	8	6
7	3	4	8	6	2	9	5	1
8	6	2	3	5	7	1	9	4
3	9	5	4	8	1	7	6	2
4	1	7	9	2	6	5	3	8



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BOW COMMUNITY CALENDAR

Saturday October 17	Bow Men's Club Lobster Fest Community Building 5:30 – 8:00
Saturday October 17	Bow Pioneer's Snowmobile Flea Market HK Powersports, Hooksett, NH 8:00 - 3:00
Saturday October 24	Bow Open Spaces Trail Care Trailhead on Robinson Rd. 8:00-12:00
Saturday October 24	Wreath Workshop Baker Free Library 11:00 a.m.
Saturday October 24	Bow PTO Ski & Skate Sale Community Center 9:00 - 12:00
Monday October 26	Fall Roadside Clean-ups Bow Men's Club & Rotary Club
Friday October 30	Bow Halloween Party Bow High School 4:30 - 7:00
Saturday October 31	Bow Trick or Treating Hours 5:00 - 8:00
Saturday November 7	Rotary Scholarship Auction Community Building 5:30 – 9:30
Saturday November 7	Snowman Craft Fair Bow Mills United Methodist Church 9:00 - 2:00
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 21	Bow PTO Craft Fair Bow High School 9:30 - 3:00
Saturday November 28 – December 13	Rotary Christmas Tree Sale Community Center

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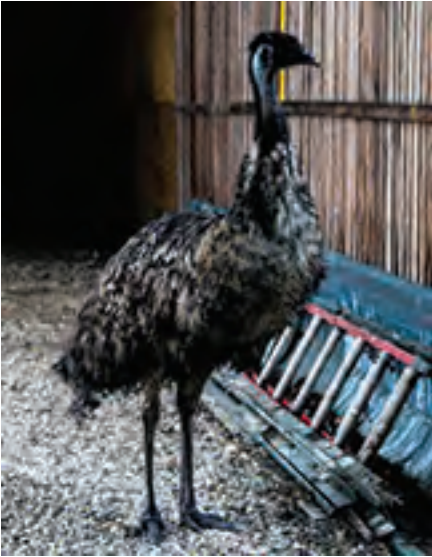
We Love the *Bow Times*.

Our Customers love the *Bow Times*.

We've had new customers that saw our ad in the *Bow Times* and said that is why they came in.

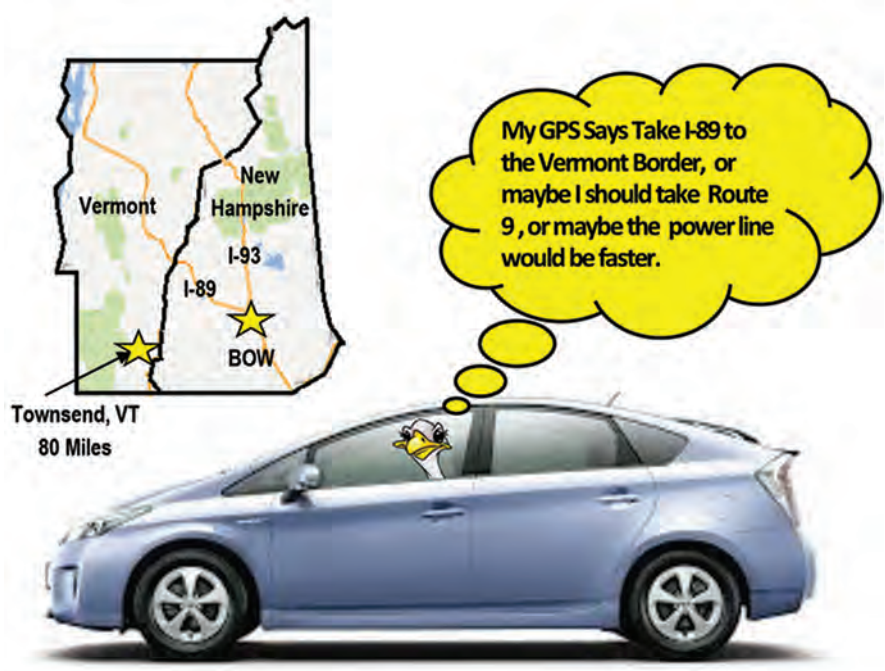
BOW EMU RETURNS HOME

Beatrice, an emu from Townshend, VT spent a month on the run from her home and ended up in Bow. Beatrice is one of several emus at Taft Hill Farm who escaped. Her 80 mile trip as a flightless bird meant she used a bridge to cross the Connecticut River. Where and how she trekked to Bow will remain a mystery. Her owner, Kermit Blackwood, retrieved the 6 foot tall bird by placing her in the backseat of his Prius. To keep her calm, he put a sock over her head, but once underway to Vermont, he removed the sock and she settled in for the ride in style.



"She was in great condition" Blackwood said after Beatrice got to the farm.

[Thanks to Doug Alden of the New Hampshire Union Leader for the story and Gary Nylen for the cartoon]



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NH BUDGET IS BETTER LATE THAN NEVER

By Sen. David Bouton



After three months of delay, New Hampshire finally has the budget it needs. Last week, the New Hampshire Legislature took the unprecedented step of overriding the Governor’s veto of the two-year operating budget. After operating under a short-term Continuing Resolution since July 1st, the budget passed by the Legislature and vetoed by Governor Hassan went into effect immediately.

That’s good news for New Hampshire. The budget we crafted increased our funding for substance abuse treatment and prevention programs by 75%. It’s unfortunate that we had to wait all summer to deploy our strongest response to the deadly heroin epidemic, but those programs are now getting the boost we need.

The budget also fully funded social service programs for our state’s most vulnerable citizens, including Meals on Wheels, ServiceLink, and developmental disability services.

We increased state support for local schools by lifting the cap on Adequate Education Grants to growing school districts. The budget also increases revenue sharing from the Meals and Rooms Tax next year helping to ease the burden of local property taxes.

We put a plan in place to make the Sununu Youth Services Center run more efficiently and

we are working on a proposal to open up secure beds for New Hampshire teens battling drug addiction.

The budget also provides a spark to New Hampshire’s economy, lowering business tax rates for the first time in a generation. We will lower the Business Profits Tax from 8.5% to 8.2%, and again to 7.9% in two years. The Business Enterprise Tax will drop 10% over that same period. This will bring tax relief to businesses employing 95% of our private sector workers.

New Hampshire’s business climate has fallen behind neighboring states, ranking 48th in the nation for business taxes. This budget restores our competitiveness, bringing the BPT below Massachusetts. This will not only help New Hampshire businesses grow and create more jobs, but put us back on the map for firms looking to move to friendlier grounds.

Along with lowering Workers Compensation costs, lowering electric rates, and managing health insurance premiums, cutting business taxes are a crucial part of our long-term economic development strategy. The Governor’s veto was unnecessary and unfortunate, forcing us to wait for a balanced, responsible budget that meets New Hampshire’s needs. With last week’s historic override vote, we don’t have to wait any longer for the budget we deserve.

Sen. David Bouton (R-Hooksett) chairs the Senate Ways and Means Committee.



BOW HERITAGE DAY

Back To School



Sue Wheeler (School Teacher) and Dick Stevens at the Old One-Room-School House located at Historic Bow Center discussing Bow Center’s History. A large crowd enjoyed the festivities, tours of the school house, surrounding historical parsonage. A scavenger hunt for historical items and facts was conducted for all the Children who attended. Four former students attended.

A fine picnic lunch prepared and presented by the Bow Men’s Club was enjoyed by all at the Old Town Hall. The vault was opened and many documents from the mid eighteen hundreds were examined by those attending. The scavenger hunt continued here at the Old Town Hall.



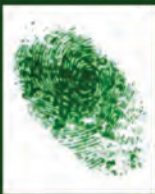
The Heritage Day Festivities ended at the Bow Bog Meeting House with lots of great pies and mulled cider. The Flag of our Great Country and the National Anthem started off the services of song and prayer. A Remembrance Service was held, and the bell in the tower rang thirty-seven times, as the names were read for those who have traveled to the celestial lodge above. So ends another Bow Heritage Day, becoming the history for others who follow to remember.



LEFT -- Caitlin and Lauren Craven hold the Bow Bog Meeting House Sun-Catchers they won as prizes in the Heritage Day Scavenger Hunt.

They Found All of The Historical Items and Information.

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The Mini Page®

Issue 37, 2015

Founded by Betty Debnam

Good Citizens



Image courtesy Architect of the Capitol

Sept. 17 is a big day for Americans. We celebrate the date that our Constitution was signed in 1787 with Constitution Day and Citizenship Day. But what does it mean to be a citizen?

What is a citizen?

A citizen is a person who lives in a city, town or state. He or she is loyal to the government, and the government protects its citizens.

Citizenship is the act of being involved in our society and government.

In a democracy, citizenship is very important. During the Civil War, President Abraham Lincoln reminded Americans that their government is "of the people, by the people, for the people."

In our history

Citizenship helped shape our country. Even during the Revolutionary War, when communication was slow and there were differences among people in the Colonies, Americans joined together with a common purpose.

You may study our country's history and then not think much more about it. But imagine yourself as a young person fighting against the British just to defend your new government. Or picture your family growing a Victory Garden to help the war effort during World War II. In these ways, American citizens worked together to make our country and the world better.

Mini Fact:

Of the 55 delegates at the Constitutional Convention, only 39 signed the document.

Being a good citizen

- Learn about how our country was formed. Read about our founders.
- Ask parents or grandparents who have served in the military about their service. Why did they join the service? How did their service contribute to our society?
- Study other countries, and consider the rights and freedoms we have that some other countries may not have. Remember that all through our history, people have worked and sacrificed for our freedoms.
- Pay attention to our national holidays and their meanings. For instance, we just celebrated Labor Day. But it's more than a day off from school. Find out how Labor Day began. Veterans Day is coming up in November. What does it mean?
- Make friends with all different types of people. Is there someone in your school who was born in another country? Talk to that person about his or her heritage.
- Go to a rally for a candidate for office. This could be a mayor or a city council candidate. Pay attention to how people act and what the candidate says.
- Send a care package to servicepeople overseas.



© Glen Jones | Dreamstime.com

Protest

Sometimes being a good citizen means working *against* an act or a rule that you think is wrong. For example, during the Vietnam War, many Americans protested against U.S. involvement in the conflict.

You can also work *for* something important to you. In July, an 11-year-old boy named Jackson in Holland, Michigan, successfully convinced his city government to improve a crosswalk near his home to make it safer. He had worked at it for three years, since he was 8. What positive change would you like to make in your community?

Who are citizens?

In the United States, there are two ways to be a citizen:

- by birth, or
- by law. If you were born in the United States, you are automatically a citizen. Or if at least one parent is a U.S. citizen, the child is a citizen at birth.

People born outside the U.S. can become citizens through a process called **naturalization**. People who apply must pass a test about U.S. history and government and the English language. If a person passes the tests, he or she is sworn in as a citizen.



Resources



On the Web:

- goodcitizen.org
- bit.ly/1dOR7DX
- youtu.be/4z7gDsSKUmU

At the library:

- "Citizenship" by Ann-Marie Kishel
- "Being Responsible" by Cassie Mayer

Try 'n' Find

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

BIRTH, CITIZEN, CONSTITUTION, CONVENTION, DEMOCRACY, FOUNDERS, FREEDOM, GOVERNMENT, HISTORY, LAW, MILITARY, NATURALIZATION, PROTEST, RIGHTS, SERVICE, STUDY, WORK.

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



Cook's Corner

A(vocado), B(ean) and C(orn) Salad

You'll need:

- 1 ripe avocado, diced
- 2 (15-ounce) cans black beans, rinsed and drained
- 2 (15-ounce) cans corn, drained
- 1 medium bell pepper (any color), diced
- 1/4 cup fresh cilantro
- juice from small lime
- 1 teaspoon ground cumin
- sprinkle of salt to taste

What to do:

1. Combine all vegetables and beans in a large bowl.
2. Stir in lime juice and seasonings to blend.
3. Chill for 1 hour. Serves 10 to 12.



* You'll need an adult's help with this recipe.

Puzzling

Unscramble the words below that remind us of citizenship.

nzictie _____
ceymdorca _____
nergotmevn _____
irtoyhs _____

Answers: citizen, citizen, democracy, government, history



Mini Jokes



Sally: Why was the archaeologist excited when he found the skull?
Sam: He was glad to get a-head!

Eco Note



Norwegian scientists are blaming the disappearance of Arctic sea ice for some polar bears found to be eating dolphins to survive. Jon Aars at the Norwegian Polar Institute says he has photographed a polar bear eating the marine mammals, which were probably caught when they surfaced to breathe.

adapted with permission from Earthweek.com

Thank You



The Mini Page thanks Nick Homer, executive director of Good Citizen, for help with this issue.

Teachers:

For standards-based activities to accompany this feature, visit: bbs.amuniversal.com/teaching_guides.html

Books from The Mini Page are wonderful resources and make great gifts! See all of our Mini Page products at MiniPageBooks.com, or call 844-426-1256 for more information. Mail payment to: Universal Uclick, Mini Page Books, 1130 Walnut, Kansas City, MO 64106. Include \$4.00 shipping and handling per order.

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ON AGING



By Donna Deos

The Realities of Aging – Part II

As I mentioned in last month's article 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. Last month we focused on the side of the aging loved one. This month, we turn our attention to observe it from the side of the younger loved one, perhaps an adult child's point of view. Next month we can talk about other well-meaning folks, like neighbors and friends, who all have their point of view and tend to sway things as well. For now, let us look at it from the adult child's view. This is a view I know all too well, having faced it myself with both of my parents and in helping many adult children with their own parents over the past decade. I can honestly tell you, what we want for you, our beloved parents, is really simple.

We want you to be happy, safe and well cared for.

Yes, that is really all there is to it. Funny, huh? That's what you have wanted for us our whole lives and it is exactly what we want for you as well. Sure, we get worried and stressed out and then we say and do things that make you angry or sad. We don't mean to hurt you. We really don't. It's incredibly hard

for us to see you as anything less than the vibrant people you have always been, our rudder in our own storms, our go-to people on advice to our own life challenges.

When you start to show signs that you aren't as young, vibrant and perfectly invincible as we want you to be, quite frankly, it scares the dickens out of us. It is yet another sign that we have to grow up again, even more, and return the favors you gave us throughout our lives. We now have to step up and help you with whatever it is you need. That isn't the heart of the problem though. The real problem for us is that we have no idea what to do, how to do it and when is the best time to do anything. We are utterly clueless. We don't know how you feel. We don't know how we feel. This whole thing is uncomfortable and catches us off guard.

I'm going to apologize right now for all of us and say we are sorry when we react poorly; when we try to get you to do things our way; and most of all for not slowing down and listening to you when you try to tell us what we need to know. We do understand that asking for help is the last thing you want to do. Okay, burdening us or bothering us because you understand how we have too much on our plates already is pretty high on that list too.

Please know, we do want you to reach out to us. We do want you to tell us when things aren't going well; when you need our help; and when you are concerned about something. Leaving us in the dark to spare us only makes things worse in the long run. Sometimes that is exactly why we get angry. We feel like, if we had known sooner, maybe whatever the issue is

now could have been avoided. We could have helped and could have done something, but now it's too late. Now the problem is bigger and we still are clueless about what to do. Plus, we feel like you don't trust us when this happens. It seems like you don't think we are capable of helping you.

We are not trying to take away your power. It does look and feel like that, I now understand from last month's article that us being pushy or acting like we know what's best is upsetting to you. That is not our intention. We only want to help.

It all goes back to us wanting you to be happy, safe and well cared for. If you don't tell us that you aren't happy or you don't feel safe or you may need to have a lump, bump or spot checked out, then we worry even more about the other things you are trying to spare us from. Plus, we can't help if we don't know. And believe me we really do want to help. We may show you our stress of having to fit it into our schedule, but that isn't because we don't want to help. It is because we love you so very much and we are now scared that you may not be invincible and we have no idea how we will ever live without you when that time comes.

Okay, I know all of this has been pretty heavy. At the end of the day it all comes down to love and communication. We need to break through our old patterns of pushing each other's buttons because it is how we have always

interacted. We need to meet in the middle; set aside the past issues and roles and find a way to have a new beginning where we can each work together for the best possible outcome. The long and short of it is we all have limited time. We want to make sure that we spend each moment treating each other with the love and respect we each want and deserve. No regrets, just love.

Oh, and one more thing, before we go, *please* let us go to the Doctor appointments with you. We are not trying to pry but we are trying to understand. We can be bold and ask a lot of questions. We are not trying to make you feel bad or stupid because you don't know the answers. If you let us go, we can ask the questions to the doctor and we can both learn. Also, we can help be your medical memory from appointment to appointment.

We know you have a lot to deal with now and that is stressful and not all of the information sinks in every time. It's okay. If we go with you we can help you with that, plus it makes us feel better too.

Okay, until next month, I hope this has helped. If you have questions, comments or kudos, please feel free to contact me.


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Letter to the Editor

Advertisers should know that The Bow Times works! I ran a few ads for my cleaning service but I have to take an ad holiday because we have more work than we can handle. People definitely read the Times.

Kerri Kenison
Affordable Home Cleaning Service

Yes, the "PUMPKIN CHURCH" has REAPPEARED!

Bow Mills United Methodist Church, 505 South Street in Bow has received 1,000 pumpkins that have travelled here to make a difference in our greater area and world. Our front lawn is covered with pumpkins, and these await your browsing for the perfect pumpkin(s) for you!

All proceeds used to support local and global missions, particularly area food pantries and disaster relief.

Pumpkin Patch Hours from October 1st to October 31st:

Monday-- Friday 3:00 pm -- 6:00 pm
Saturdays 10:00 am -- 6:00 pm
Sundays 12:00 pm -- 6:00 pm

For more information: 603-224-0884 or www.bowmillsumc.com or contact Virg Fryer at virg.fryer@comcast.net



(VETFLIX cont. from pg. 10)

lowing each screening of the finished documentary.

Host sites and partners will be chosen strategically for their experience in public programming, particularly the ability

to welcome diverse audiences, both veterans and civilians.

The Men's Club voted to donate \$250 to the effort.

If you want to help, contact Dan Marcek at dan@vetflix.org.

BOW POLICE LOG

September Stats

Arrests - 9
MV Stops - 207
Warnings - 183
Citations - 24
Accidents - 10
Parking Tickets - 0
Restraining Orders - 2
Incidents/Investigation Reports - 43

September 2015 Arrest Log

09/06 - Michelle L. Breer, 42, 12 Maple St, Concord, was arrested for driving while intoxicated.

09/13 - Alex S. Mowry, 25, 18 Monroe St, Concord, was arrested for driving after revocation or suspension and operating with a suspended registration.

09/17 - Austin G. Martin, 18,

197 Central St, Apt #1R, Manchester, was arrested for driving while intoxicated.

09/18
Crystal M. Marsh, 21, 7 Wild Turkey Dr, Deerfield, was arrested for driving after revocation or suspension .

09/20 - Trevor Hanson, 21, 58 S Spring St, Concord, was arrested for driving after revocation or suspension .

09/23 - A juvenile was arrested for unlawful possession of alcohol.

09/27 - Tonya Toro, 43, 125 King St, Boscawen, was arrested for driving after revocation or suspension.

09/30 - Kevin T. McDaniel, 28, 51 Bow Center Rd, was arrested for driving after revocation or suspension.

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.



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WHAT ARE CROWNS AND BRIDGES?

By Dr. Mostafa El-Sherif



for crowns and bridges ranging from gold (yellow or white), porcelain fused to gold, or all ceramic without any gold sub-structure. The all ceramic materials are used more common today as they have an excellent aesthetic appearance and will not show a black line around the gum.

Crowns or bridges usually need 2 visits to complete. A question I always hear is how can I clean and take care of my crown? The answer is simple for crowns because you just clean them the same as you clean your own teeth. With a bridge we will demonstrate to the patient how to use floss threader or super floss to clean it because of the space under it.

Today implant technology is available that can be used instead of bridges. Feel free to call us to talk further about whether a crown or a bridge is better for your mouth.

A crown is a restoration that covers a broken or decayed tooth to restore it to normal shape, color and function. A bridge is a fixed cemented restoration to replace a missing tooth or teeth and the missing teeth in the bridge are called pontics.

Crowns or partial crowns can be used to correct and improve cosmetic appearance to misshaped or discolored teeth or your very visible front teeth. There are different materials

JAMES LEE DYER GRAND FINALE WINNER



James Lee Dyer of Derry was the grand finale winner for the Bow Public Safety Supporter September calendar drawing. Call Captain, Don Eaton, sold the winning ticket. Over \$4,000 was raised and over 30 prizes given away. Left to right: Bow Police Chief Erin Commerford, Town Manager David Stack, James Dyer, Fire Chief Dana Abbott and Captain Mitch Harrington.

The next event will be at Pizzeria Uno's in Concord on Tuesday, November 3rd. Order out or dine in at Uno's on that date and 20% of your check will go to the Bow Public Safety Supporters. Children eat free on Tuesday nights with the purchase of an adult entree, so you can make it a budget-friendly meal while coming out to show your support for Bow Public Safety.

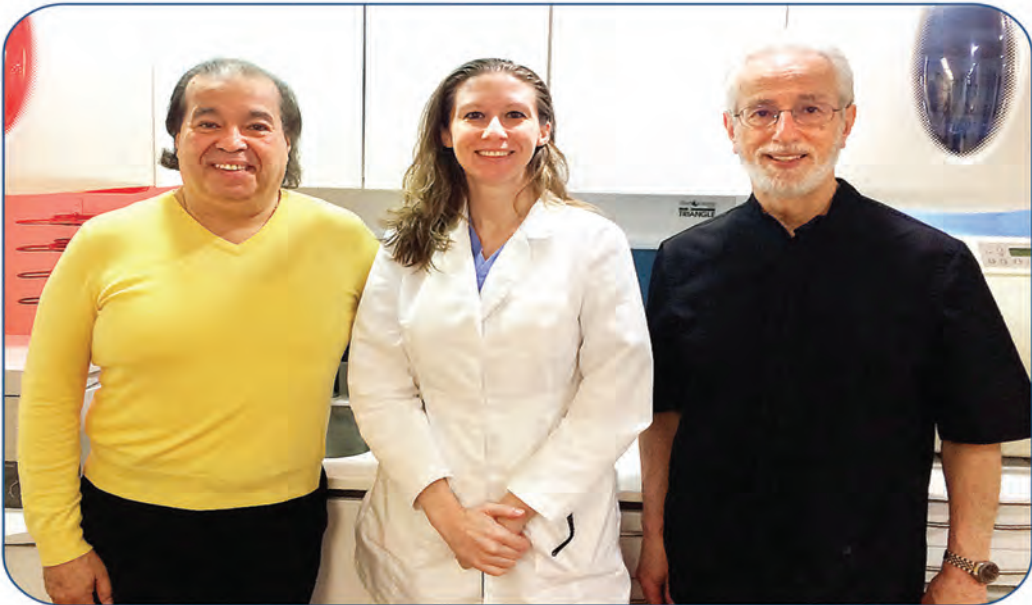
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CONVERT A BLAND WALL INTO A STUNNING DESIGN FEATURE

By Ann Dippold

Just because a new home comes with fresh white walls doesn't mean they have to stay that way. A statement wall can pull a design together, add personality, and make furniture and accessories

texture or striking pattern for your statement wall. Pick up a color from the furniture or textiles already in the room or go with a contrasting color to stand out more.



pop. Creating an eye-catching feature can be simple, starting with a wall to highlight. Whether you choose to make a statement with a bold, bright wall color or an exotic, textured wallpaper, the key is to balance it with other design elements in the room.

Choose a Focal Point

Decide what aspect of the room you would like to draw attention to. Fireplaces, large furniture pieces and artwork are popular focal points. If your room doesn't lend itself to having a statement wall, highlight existing features like a small office nook or an inset wall.

Pick a Bold Color or Pattern

Choose a bright color, interesting

Place Furniture for Maximum Impact

Arrange pieces of furniture to draw attention to your statement wall. For example, two light-colored occasional chairs on opposite sides of a darkly painted wall attract the eye and create a focal point, particularly when they're coupled with pops of color in pillows, lamps and art.

Add Accents

Finish off a room's design by carefully placing accessories that highlight your statement wall. This is the perfect opportunity to integrate your personality into your home. Show off your favorite artwork, family heirlooms or travel keepsakes.

JACK CRISP, JR. NAMED 2015 FRIEDMAN PRO-BONO AWARD RECIPIENT

Jack Crisp, a solo attorney in Concord, has been selected to receive the 2015 Bruce Friedman Pro Bono Award. He will be presented with the award at a ceremony at the UNH School of Law on Tuesday, October 27th. The award is presented each year to a UNH Law (formerly Franklin Pierce Law

Center) graduate for extraordinary commitment to legal services for the poor through pro bono services. Crisp, president of the NHBA from 1994-95, was one of the first volunteers for the DOVE Project in the North Country, filling a desperate need.

WHITE ROCK NEWS



White Rock Senior Living Community

Presents

"Annmarie's"

Fitness Class

Tuesday's

10 AM.- 11 AM.

All are Welcome

Happy Hookers"
Knitting Club

Meets on Tuesdays

At 9:00 AM

At White Rock

All are Welcome

AARP PRESENTS:
Avoiding Scams
&

Fraud
Wednesday October 14th
1:00 PM.

** FLU CLINIC **
Monday October 19th
4 to 5 PM.

Bring your Medicare or
Insurance card with You.

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

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BOW YOUNG AT HEART CLUB

The Bow Young at Heart Club is open to all Bow residents who are 55 years of age or older. The BYA Club provides a variety of activities for its members, including trips to plays, restaurants, attractions, guest speakers and more.

Drop in at any of our Club Meetings. Presently, the Club meets at the Bow Community Center from 11:30 am to 2:00 pm the 2nd & 4th Wednesday, March to October / The 2nd Wednesday, November to February.

- Bring your own bag lunch to Club Meetings.
- Coffee & Iced Tea are provided by the Club
- Desserts provided by scheduled members
- Potluck luncheons are scheduled for the last Wednesday in April and November
- Annual Christmas Party is held each December

If transportation is a problem, the Club will try and arrange a ride for you.

Any question please contact the Club Secretary, Kendra Ricard at 603-228-1662.

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11/15/2015

3 Bow High Students Commended in Merit Program

John House-Myers, Principal of Bow High School, announced that **Margaret Jensen, Hayden Udelson, and Naina Vig** have been named Commended Students in the 2016 National Merit Scholarship Program.

A Letter of Commendation from the school and National Merit Scholarship Corporation which conducts the program, will be presented to these scholastically talented seniors.

About 34,000 Commended Students throughout the nation are being recognized for their exceptional academic promise. Commended Students placed

among the top five percent of more than 1.5 million students who entered the 2016 Merit Program by taking the 2014 Preliminary SAT/National Merit Scholarship Qualifying Test.

A spokesperson for National Merit Scholarship program commented, "These students represent a valuable national resource; recognizing their accomplishments, as well as the key role their schools play in their academic development, is vital to the advancement of educational excellence in our nation."

We applaud them!

NEXT MONTH --INSIDE EXEL

Next month the paper will take you inside the 244,000 square foot EXEL warehouse on 3-A and discuss Bow's efforts to bring business to the 3-A corridor between I-93 and the river.

BOW COMMUNITY MEN’S CLUB Annual



Lobster Feast

Community Fundraiser

Menu Includes:

“Fresh off the Boat” 1 ½ lb Lobster
A Bowl of Fresh Steamers Clam Chowdah “To Die For”
OR

½ Barbecue Chicken, and Potato Salad
BOTH MEALS INCLUDE

Fresh New Hampshire Corn on the Cob, Water Mellon
And Lemonade to Drink

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

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 15 by seeing
or calling anyone 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



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DUNBARTON NEWS



The Dunbarton 250th Celebration was enjoyed by a couple thousand bystanders. Many great vintage cars, tractors, and townsfolk paraded and participated in this great day in the history of Dunbarton. Buildings were decorated and the crowd listened to the Scottish Highlanders play the pipes.

Good food, good friends and families are all part of Dunbarton’s friendly nature. This fine day is now part of the history for future generations to enjoy.

DUNBARTON OLD HOME DAYS



Photos by Gary Nysten

** DUNBARTON EVENTS OCTOBER 2015 **

October 24 Saturday * Pumpkin Festival * Sponsored By 4-H Club/250th * Time TBD. Town Common

October 30 Friday * Elementary School Halloween Parade * Sponsored By Dunbarton Elementary

 **Time 1:30 PM at the Town Common** 

October 31 Saturday * Halloween Trick or Treat * TBD * 5:30 - 7:30 PM * Town Common

** DUNBARTON EVENTS NOVEMBER 2015 **

November 7 Saturday * Harvest Moon Supper * PTD * 5:30-7:30 PM *

Community Center

November 29 Sunday * Christmas Tree Lighting * Sponsored By Recreation Comm. *

 **TOWN COMMON** 



HAVING ONE?

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