



# The Bow Times

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

ECRWSS  
PRSRT STD  
U.S. POSTAGE  
**PAID**  
PERMIT #130  
Portsmouth, NH  
POSTAL CUSTOMER

BOW, NH

ISSUE 9

November 2015

FREE

## BUDGET COMMITTEE AND SELECTMEN MEET IN AN ALL DAY SESSION

The budget committee as well as the selectmen met in all day session on Saturday, October 24, to hear presentations from the fire department, police department, public works department, recreation department, and other agencies of town government for an overview of their financial requests.

The meeting was the first step in crafting a budget which will be prepared by the school board and the selectmen and then submitted to the budget committee on December 23. After that, the budget committee will begin its work towards town and school meeting recommendations.

Town Manager David Stack presented his budget recommendations which included the following new or increased appropriations:

- \$117,514-Increased health

insurance premiums (11% estimate)

- \$114,213 - The addition of a new full-time Fire Chief position. Includes salary and health insurance but not retirement
- \$46,882 - 1% COLA adjustment for Town employees
- \$38,315 - Replacement of Town Office and Police Department file servers
- \$30,000 - Costs associated with bond issue for new Public Safety Building
- \$25,000 - Replacement of vehicle for Building Inspector/Code Enforcement Officer
- \$15,000 - Economic development consultant services
- \$12,000 - Town website upgrade
- \$10,000 - Hanson Park property survey
- \$20,028 - All other



Dom Lucente, Ben Kiniry, Dan Freeman, Cindy Rose, Bob Arnold



Photos by Eric Anderson

## Dog Missing for 46 Days Found Alive Down Abandoned Well

It was literally a dark and stormy night on September 13 when Lille, an 18-month-old black lab, and her sister went missing from their home on Route 3A in Bow. After not having any luck finding the mischievous pair, the family notified the Bow Police Department (BPD). Later they learned that Lille's sister had been hit and killed on the highway that night. Over the next few days, Lille's mom, Eileen Ketcham, contacted local veterinarians and police departments,

visited animal shelters, and hung more than 100 flyers. She regis-

Lille cont. p. 3



## PLAYING AREA EXPANDS

During the week of October 19<sup>th</sup> - 23<sup>rd</sup>, a true community project took place. The Bow Public Works Department, Parks and Recreation Department, Bow Athletic Club and The Bow Soccer Club worked together to expand the playing area at Gosling Field at Hanson Park.



DPW Foreman Noel Gourley, along with Grounds Keeper Dan Freeman spent the week clearing land, grading and adding loam to the area. They were able to do the clearing and grading because the Bow

Athletic Club and The Bow Soccer Club shared the expense of the backhoe rental for the week. The area is now ready for Dan to seed.



With the community involvement, a \$20,000 project was done in house, without additional tax dollars. The project will allow additional playing area to the busy Hanson Park complex. Thanks to Tim Sweeney, Dan Freeman and all those who helped get this done!



See Page 2 To  
Take Our Online  
Poll About Hell  
Week!

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



# Bow Town and School Meeting Time -- Is it Democracy or Hell Week?

It is November and you will be getting your early Christmas present from the Bow Tax Collector in a few days. Depending on your economic situation, your Bow property tax bill could range from something as little as a pin prick or a devastating burden that could force you to leave the Town that you love. Like most Bow Taxpayers your tax bill is your

biggest expense of the year, a huge motivating factor in participating in town and school district meetings and elections. Participating in both town and school meetings and elections are the primary ways for a Bow Taxpayer to control their tax bill. Every year the town and school district meetings and election are all bunched up into one hectic week. For those outraged by their tax bill "Hell Week" begins Tuesday March 8, Town and School Election Day, quickly followed by Wednesday night March 9, Bow's Town Meeting, and the marathon week ends late Friday night March 11 with the Bow School District Meeting.

Under RSA 197:1 the annual school district meeting is to be held between March 1 and March 25. By a petitioned warrant article. Bow's sister town, Dunbarton holds their Town and School Meetings on more convenient Saturdays. The more considerate weekend date allows for greater voter participation, enabling those who have to work off-shifts the opportunity to participate and vote.

Off-shift voters and the elderly who do not like to drive at night would normally be excluded from the voting process because there is no absentee ballot at the Town and School District meetings. You must attend or you lose your right to vote. Historically, dramatically more Bow voters participate in the more convenient town/school elections than they do the less convenient town/school meetings. A long meeting earlier in the week can cause drop off in participation later in the week. Recent school meetings have been impacted by the fatigue factor associated with the infighting and the long late night town meetings. Long time Bow residents have also noted very few people who go to town meeting also go to the school meeting two nights later. At last year's town meeting several Bow residents rose to plead with their fellow Bow Voters to attend the school meeting because if they are concerned

with their tax bill, the school budget is more than twice the town budget. Unfortunately those pleas and the wishes of both the Bow School Board and the Budget Committee went mostly unheeded when a small group of people unloaded the bill for all-day Kindergarten on the Taxpayers of Bow. Not everyone knows that they can also attend the school meetings. A long time Bow Resident, who wishes not to be named, realized that they could participate in the school meeting when they got e-notices from their kid's school reminding them of the meeting. This article wants to make it clear that every registered voter can attend every meeting and that they have a right to change things if it is impossible or inconvenient for them to attend.

**Please take the time to take this online Bow Times Poll at [www.thebowtimes.com](http://www.thebowtimes.com) or [www.bowtaxpayers.org](http://www.bowtaxpayers.org).**

How convenient are Town/School District Meetings times and dates to you and your family?

- a) Very convenient
- b) Sometimes not convenient
- c) Inconvenient but I attend
- d) Very inconvenient, do not attend

Would a Saturday Town/School District Meeting date be more convenient?

- a) Yes, Saturdays are more convenient to me.
- b) No, I like things the way they are.
- c) Maybe, I do like the idea that more people are allowed to participate and vote with a Saturday meeting.

Which best describes you as a Town/School District Meeting voter?

- a) I am more motivated to vote when I support something on the warrant.
- b) I go to the meetings because I am concerned about my tax bill but I will

support things we need.

- c) I never go to the meetings because the meetings are too long.
- d) I would like to participate but I can't for health reasons, night driving, or because I am at work at night.

Please take the time to tell us what you would do to improve Town/School District Meetings.

## RENUMBERING SPARKS LETTERS TO THE EDITOR

I am writing in response to the Bow Times editorial concerning the Bow street renumbering system. I live at 8 Crescent Drive and the article caught my attention because our street is on the list and there are two houses under construction on the street at this time. I am against renumbering and have lived in this location since 2007. I support suspension of the ordinance or the addition of a warrant article for town meeting.

**Karen Torres**

I live on 3 Pepin Drive. There are 22 homes on this street with no additional lots available on which to build a house. It makes absolutely no sense to ask us to consider renumbering which entails a maze of paperwork about which I suggest does not bother our elected select board. There is absolutely no reason to renumber this street!!!! End of conversation.

**Brad Hutton**

We live on Crescent Drive. We are in disbelief that after living on this street for 6 years, we are subjected to renumbering our home because of new construction. This is an unbelievable inconvenience on all levels of managing correspondence with everyone we are connected. We strongly urge a warrant article to change this non-mandatory requirement of readdressing homes in Bow.

**Michelle and Andy Cohen**

## 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](mailto:gary42bow@comcast.net)  
Technical Editor – Denise Ehmling  
724-7853

[dehmling@thebowtimes.com](mailto:dehmling@thebowtimes.com)  
Travel Talk Editor - Chase Binder  
Contributing Writers – Joyce Kimball  
and Faye Johnson  
Photographs - Eric Anderson  
Printer – Seacoast Media Group

**Mailing address for news or notices:** 40 Stone Sled Lane, Bow  
**Email:** [info@thebowtimes.com](mailto:info@thebowtimes.com)

**DEADLINES:** 1st of the month; classifieds must be prepaid -- cash, check or pay online at [www.thebowtimes.com](http://www.thebowtimes.com)

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

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

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

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

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

**A proud member of the New Hampshire Press Association**



**Lille cont. from p. 1**

tered with missing pet websites and spread the word through social media including Granite State Dog Recovery’s highly-followed Facebook page.

After weeks with no news, “I held out hope that Lille would stay safe and find her way to someone,” Ketcham recounted.



**Eileen Ketcham and Lille**

On October 31, BPD Officer Michael Carpenter brought Lille-wet, skinny, and too weak to stand--back to her family.

A hunter had found her down an abandoned well, three houses away from her home. Adam Cheney had followed sounds of a dog barking to discover her up to her chest in water, trapped in a two-foot diameter, rock-lined hole.

Cheney, son of former Bow Police Chief, Peter Cheney, called BPD to help rescue the dog.

Despite enduring 46 days, some with sub-freezing nighttime temperatures, and losing 26 of her normal 70 pounds, “Lille’s doing great and getting stronger every day,” remarked Ketcham, who is grateful to Cheney and the BPD.

“The odds [of being found alive] were stacked against her. Now she’s gaining weight and trotting around, always wagging, so happy!”

**Photos by Adam Cheney**



**BOW STUDENT NAMED  
MERIT SCHOLAR  
SEMIFINALIST**

**Aditya Shah** of Brown Hill Road, Bow was named a semifinalist in the 61<sup>st</sup> National Merit Scholarship Program.

These academically talented high school seniors have an opportunity to continue in the competition for some 7,400 National Merit Scholarships worth more than \$32 million that will be offered next Spring. To be considered for a Merit Scholarship award,

Semifinalists must fulfill several requirements to advance to the Finalist level of the competition. About 90 percent of the Semifinalists are expected to attain Finalist standing, and about half of the Finalists will win a National Merit Scholarship, earning the Merit Scholar title.

To become a Finalist, the Semifinalist and his or her high school must submit a detailed scholarship application, in which they provide information about the Semifinalist’s academic record, participation in school and community activities, demonstrated leadership abilities, employment, and honors and awards received. A Semifinalist must have an outstanding academic record throughout high school, be endorsed and recommended by a high school official, write an essay, and earn SAT® scores that confirm the student’s earlier performance on the qualifying test.

The Bow Times congratulates Adi and wishes him well next Spring.



**Neighbors Serving Neighbors in Bow!**

Talk with one of our trusted and experienced REALTORS in Bow whether you are considering buying, downsizing or would like a complimentary Comparative Market Analysis on your home.



Steve DeStefano



Joanne Cheragey



Dorie Dawkins



Casey DeStefano



James Burk



46 Pleasant Street | Concord, NH 03301  
Office / 603.224.3377 ext. 16 | Cell / 603.496.3674  
sdestefano@aol.com | www.c21nh.com



# BOW GARDEN CLUB HALLOWEEN PARTY ENJOYED BY ALL

By Joyce Kimball

The Bow Garden Club outdid themselves for Halloween this year by creating a beautiful “Fairy Garden” table for the Town of Bow’s “Halloween Party” held on October 30<sup>th</sup> at Bow High School.



A long view of the Bow Garden Club’s “Fairy Garden” display

This annual Halloween Party is presented by the Bow Parks & Rec Department for the benefit of Bow youths and becomes more popular every year. Town organizations, i.e., the Rotary Club, Baker Free Library, Bow Parks & Recreation, the Town

Selectmen, the garden club and others each decorate a table for the children to parade by for an organized “Trick or Treat”. The emphasis of course is on the “treat” as every table had plenty of candy and some had pencils and other non-edible treats as well for the taking.

In excess of 400 costumed participants passed by the “goody” tables in the hour and a half allotted, so there is no time (or reason) for “tricking”. This is a very family friendly event and it is obvious that the parents enjoy the festive atmosphere (and a candy or two) just as much as their offspring. it is a wonderful



Beverly Gamlin, “Lead Fairy”



Fellow fairies Susan Johnson, Joyce Kimball, Beverly Gamlin, Catherine Wittliff, Janis Kuch and Kerry Buckley

way for the Bow organizations to interface with local families and show their community spirit. The parents also appreciate having their young children’s “Trick or Treating” all in one safe and secure place that night.

The Bow Garden Club’s display was designed by members Catherine Wittliff and Beverly Gamlin with design and technical assistance by Sue Johnson, Ruth Brack, Janis Kuch and Kerry Buckley.

The display consisted of all natural products—a tree bark-framed fairy house, a large birdhouse turned fairy house, uniquely carved and decorated pumpkins and little nymphs

and fairies galore. All the fairy abodes and carved pumpkins were lit up adding to the children’s delight. Speaking of fairies galore, several Bow Garden Club members dressed up as fairies for the event, each sporting fairy wings, tiaras and a good amount of glitter. This was a little “out of the box” for them, but all in the spirit of Halloween and good fun.

The children were fascinated with so much to see in such a small space and in a short amount of time as the surge moved them along to the next table for more fun things to see and of course, more Halloween treats.

## PAY IT FORWARD YOGA CLASS A SUCCESS

Bow Recreation Department offered a “free” Yoga Class with Instructor Becca Cleary. To participate, the participants were asked to bring donations for the local food pantry. Over 75 items were collected in the one class! We are so proud of the generosity of the participants and Instructor Cleary for donating her time.



## ANDY RICHARDSON THANKED FOR SCOUT WORK

Outgoing Scout Master Andy Richardson of Albin Road was thanked for his 8 years as Scout Master of Troop 75 by the Bow Community Men’s Club.

The meeting on October 22 recognized Andy’s hard work for the Troop.

The new Scout Master is Jim Weber who lives at 11 Rosewood Drive.



Troop 75 has grown to over 40 Scouts under Andy’s leadership and dedication to the principles of Scouting.



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

**Rake in the Savings**



**15 % Off on Rakes**

Limit (1) Coupon per Customer  
Coupon must be presented at Time of purchase. Offer Expires 12/15/2015

**COUPON**

Contact us for a free insurance review



**Allied Insurance Agency Inc.**

Partners with  
**224-5394**

**HOME • AUTO • BUSINESS • RECREATIONAL**

*Your protection is our profession*

**Trusted Choice**  
INDEPENDENT INSURANCE AGENTS

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



# TRAVEL TALK

BY CHASE BINDER

## TAKE THE BUS AND LEAVE THE WORRY TO ....

Bud and I love a bargain. In fact, getting “senior” discounts was one of the things that helped take the sting out of heading into our 60’s and (horrors!) 70’s. Of course discounts that allow us to stretch our travel budget further are the best. That’s why I was thrilled to find that the Boston Express bus to Logan Airport offers half-price fares for those 65 + on some (not all) scheduled service from Concord, Londonderry and Salem to Logan and South Station.

We have used the “new” Londonderry bus terminal just off Exit 5 on 93 South to make connections to Logan for several years. Long term parking is free. The terminal is spotless, comfy, has great restrooms as well as free hot coffee, and opens well before dawn--3:45 AM and sometimes earlier. You can catch one of several buses that will get you to Logan.



You can also book services like Flightline ([flightline.com](http://flightline.com)) to meet you right in front of the terminal if you need to arrive at Logan super-early--say for a 5AM flight--and the terminal isn’t open yet.

The trick is to read the fine print and check your outbound and inbound flights to make sure the timing works. Half-price fares for seniors work on some schedules--all weekend service, but only select service on weekdays and generally those schedules that fall outside of the regular business commutes to Boston. After all why sell a half-price ticket

when you know the bus will be full of regular-fare paying customers? Visit [bostonexpress-bus.com](http://bostonexpress-bus.com) for details and read the new (October 25th) schedule very carefully. There have been some changes!

In our case, we had a 6 AM Saturday morning outbound flight and an 8:30 PM inbound flight three Saturdays later. I looked at the schedule and found a bus that would get us to the airport at 5 AM in plenty of time, considering we check in online the day before and are TSA Pre-Check, so can breeze through security. The bus starts drop-offs at Terminal A, so we would likely get to Terminal B at 5:05 or 5:10 at the latest.

For our return, we were scheduled to arrive at Logan shortly after 8 PM. That left 3 busses still going to Londonderry before the service stopped for the day. Again, plenty of time and plenty of back-ups if we got delayed. As usual, we did the math. With free parking and two senior tickets, we could do our ground transportation and parking for a total of \$33 for

both us--for a three week trip to St. Maarten. Now *that’s* a bargain! In our case, though, the price of that bargain was a bit of unanticipated stress. The bus was actually about 15 minutes late--schedules are estimates and arrival times can vary according to weather, traffic and such. This is not a train in Switzerland! When we went to check our bags 40 minutes before departure, the agent told us we had missed the airport’s 45 minutes “baggage check cut-off.” Huh? Something new to worry about! In the end the American agent accepted our bags and we made the flight, but also had a lesson learned. We need to start scrutinizing airline websites for baggage check cut-offs. Who knew? We also need to allow more time at the airport. Next time, if I’m going to pair an early Logan departure with the early bus and save all that cash, I won’t book an outbound flight any earlier than 6:30 AM or so.

Really...who wants to start a vacation with stress??

## Election Fraud Concerns Raised at Men’s Club Meeting

Former U.S. Postal Service System Regional Executive, James Adams of Pittsfield, spoke at the Men’s Club meeting on October 22, concerning ballot integrity and voter fraud in New Hampshire.

Said Mr. Adams, “In 2012, we had 120,000 same day registrations to vote in that November general election and 14,223 of those voters presented an out-of-state license when they registered to vote here.”

Mr. Adams said that his concern as the president of the Granite State Taxpayers was that “the easy way to vote in New Hampshire puts us at risk for having elections determined by out-of-state people.”

For instance, he pointed out “in the 2014 elections, eight



**Jim Adams Registering to Run for Executive Counsel in 2014**

state House of Representatives outcomes were decided by a handful of votes. Three were tied and others were decided by few than 20 votes.” With elections this close, it’s easy to see why the existing process for people who are not really domiciled in New Hampshire could manipulate election outcomes.”

Jim Adams also pointed out that the Secretary of State mailed out letters to people who had voted after registering by affidavit in the 2012 elections and that 1,777 of

those letters were returned from the U.S. Postal Service stamped “undeliverable as addressed.” “Thus, the chance for fraud and abuse is extensive” said Adams. He went on to describe support for Senate Bill 179, which would require a 30 day residency requirement before people could vote in New Hampshire.

Adams told the Men’s Club that Governor Hassan had vetoed Senate Bill 179, arguing that she did not want a residency requirement for New Hampshire elections.

But Adams pointed out that a poll by the UNH Survey Center for WMUR TV revealed that 57% of granite staters support a 30 day residency requirement and only 28% oppose it.



## A-1 Enterprises Need Driveway Sanding

**Call : Skip Trudeau**  
**Shop: 603/774-3725**  
**Cell: 603/557-9083**  
**1021 Montalona Rd.**  
**Dunbarton, NH. 03046**





## I LOVE TRUSTS, THEY ARE LIKE MAGIC

By Ben Kiniry

In October I was speaking to a group of other professionals at the Greater Concord Chamber of Commerce regarding the use of trusts, when the rather accurate title of this article flowed out of me. It was then that I decided to educate you about the mysterious world of Trusts.

To understand trusts, we need to look back at the root of trusts. While attending the University of Connecticut School of Law, I assisted professor Robert Whitman, an expert in Trust law, with an article to be titled "Reducing the Need for Formal Trust & Estates Litigation," which discussed, in part, how trust law differs from contract law.

Professor Whitman's explanation to me at the outset of my research went something like this: Hundreds of years ago in Britain, if the husband/father/property owner had to go off to war, he would entrust his family and property to another man. This other man was *entrusted with the greatest of responsibilities and was expected to perform at the highest of standards*. In modern terms, the property would be said to be HELD IN TRUST. Professor Whitman's primary argument was, and likely still is, that Trusts are different from other contracts because the duty to the holder of the property is a significantly higher standard. In simplistic terms, compare a contract to paint your house with the facts state above, enough said.

Now at the risk of upsetting Professor Whitman, a trust looks very much like a contract in that it is a writing representing the terms of an agreement among various parties.

There are three basic parties to a trust. The person who transfers property into the trust (generally the person having the trust created) is known as the "**grantor**" or "**donor**." The "**trustee**" holds legal title or interest and is responsible for managing, investing, and distributing the assets or prop-

erty of the trust. The Trustee holds the property for the benefit of the "**beneficiary**." The beneficiary holds an equitable or beneficial interest and is the person who ultimately benefits from the creation of the trust.

What is the purpose of a trust? Believe it or not potential clients sometimes say "I want a trust, my neighbor has one and I want one!" My response is "what do you want the trust to accomplish?" Then there is that moment of silence..... What you need to know is that a trust is designed to meet a goal or goals. When clients inform me of their goal(s) or what they are most concerned about, often the solution involves setting up a trust with terms to meet the goals and concerns. You will also want to understand that the trust terms, dictated by your stated goals, may continue after your (grantor's) incapacity and death.

So what will a trust do for you and your family? Depending on your situation, there can be several goals accomplished by establishing a trust. The most well-known benefit is avoiding the process known as probate. Certain trusts can also result in tax advantages both for the grantor and/or the beneficiary like income or estate tax savings, gaining a step-up in basis and the IRA Trusts discussed last month. Also, they may be used to protect property from creditors, to help the grantor qualify for Medicaid, or simply to provide for someone else to manage and invest property for the grantor and the named beneficiaries (generally has to do with control).

A **revocable** trust is sometimes referred to as a "living" or "inter vivos" trust. Such a trust is created during the life of the grantor rather than through a will. With a revocable trust, the grantor maintains complete control over the trust and may amend, revoke, or terminate the trust at any time. So, the grantor is able to reap the benefits of the trust arrangement while maintaining the ability



to change the trust at any time prior to death. The disadvantage of a revocable trust is that the trust assets are countable to the grantor for purposes of determining Medicaid eligibility and does not provide protection against creditors or in the event of a divorce.

The typical living trust terminates upon the death of the grantor and any property in the trust prior to the grantor's death passes to the beneficiaries by the terms of the trust without requiring going through the probate court process. This can save time, money and stress for the beneficiaries.

An **irrevocable** trust is created during the life of the grantor, who thereafter may not change or amend the trust. Any property placed into the trust may only be distributed by the trustee as provided for in the trust instrument itself. For instance, the grantor can provide that he or she will receive income earned on the trust property. An irrevocable trust that provides for the grantor to retain the right to income only is a popular tool for Medicaid planning.

A **testamentary** trust is a trust created by a Last Will & Testa-



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

**Providing Peace of Mind**  
**One Family at a Time!**

**9 Van Ger Drive**  
**Bow, NH 03304**  
**Tel: (888)471-2903**  
**www.kinirylawfirm.com**

ment. Such a trust has no power or effect until the will of the grantor is probated upon his or her death. Although a testamentary trust will not avoid the need for probate and will become a public document (trust are not a public document) as it is a part of the will, it can be useful in accomplishing other estate planning goals. For instance, the testamentary trust can be used to provide funds for the surviving spouse in a form that should neither be considered available nor have to be spent down if he or she should seek Medicaid eligibility to pay for long-term care (see special needs trust discussion following).

A **special needs** trust can be created by the grantor during life or as part of a will. Its pur-

**Trust cont. p. 17.**



**NORTH END**  
**Montessori School**

698 Beech Street  
 Manchester NH 03104  
[northendmontessori.com](http://northendmontessori.com)

**NOW accepting registration for Fall 2015!**

**Preschool - Elementary**  
 Qualified, experienced and dedicated teaching faculty

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

Call **603.621.9011** for more information



# BEST WAYS TO AVOID HOLIDAY WEIGHT GAIN

By Jim Olson

With the holiday season approaching, many of us find ourselves surrounded by festive food and the subsequent concern of weight gain. Studies have shown that the typical American may gain two to seven pounds over the six-week holiday season.

We may also find it harder to maintain our exercise program with all the holiday parties, shopping and travel. In addition, many people have much more stress during the holiday period, which can result in overeating as a "feel good" response.

The best way to avoid gaining weight over the holidays is to eat in moderation, keep a consistent exercise program and try these 10 tips to avoid holiday weight gain.

**1. Stick to a regular routine with sleep and exercise.** Many times feeling tired or stressed is mistaken for hunger.



**2. Watch your alcohol intake.** Alcoholic beverages contain «empty calories,» offering little to no nutritional value and contributing to excess weight gain. Try having a seltzer with a lime twist or a glass of water between alcoholic drinks to help cut calories and remain well hydrated.

**3. Eat a small, healthy meal before party time.** It's a common misconception that you will lose weight by skipping meals. The truth is your me-

tabolism slows down causing you to store body fat if calories are too limited for too long. Another negative result is that you are more likely to binge later at night resulting in greater weight gains.

**4. Don't stand by the food at the party.** You will be less likely to partake in unconscious snacking all night if you instead move, mingle and socialize with friends.

**5. If you're hungry at the party, reach for the vegetables (without the dip), fruit or rye crackers.** If you do host a party have plenty of water and low-calorie snacks available.

**6. Eat slowly.** It takes about 20 minutes for the stomach to register a "full" sensation and signal the brain that it's had enough. Slow down and listen to your body.


**7. Set goals and keep a food diary.** Plan your weekly food intake and calorie count to include those treats or Christmas

cookies in your diet -- in moderation, of course. Don't totally avoid sweets and holiday food; just plan for it and eat more fruit and vegetables during the week to allow for this. With this plan you can also avoid the guilty feeling afterward that can add to your stress level.


**8. Eat protein.** Quality protein includes lean meats, seafood, chicken, turkey, eggs, yogurt and low-fat cheeses. Protein will help you feel full and control your appetite.

**9. Try to stay consistent with your workout routine.** Don't fall prey to the excuse that you'll get back on track after New Year's Day or when the weather warms up again. You may need to modify your program for the busy holidays. Do what you can, but keep it up, trying new fitness activities and cross training to keep things fresh and fun. Seek out a professional to help you with

Weight cont. p. 9



## INDIVIDUAL FITNESS





**80 South Main St. Concord, NH.03301**

**[www.Individualfitnessllc.com](http://www.Individualfitnessllc.com)**

**603/224-8096**

**What's Your Testimonial ?**





THEY DID IT, SO CAN YOU.

Please Visit our website ([individualfitnessllc.com](http://individualfitnessllc.com)) to read the rest of these testimonials

DO IT FOR YOURSELF TODAY

**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 12/15/15**



# Inside the Exel Warehouse

The New Hampshire Liquor Commission operates 78 retail stores through-out the Granite State and in fiscal year 2015 generated \$642M in gross sales. Every one of the 53 million bottles sold each year moved through the Bow warehouse on Route 3A, owned by



Managers Pat Kerns and Paul Ledger

Exel out of Ohio, one of the world’s largest commercial warehouse corporations. The 244,000 square foot facility in Bow currently has 1 million cases of wine and spirits on hand for the holiday seasons.

The plant is immaculate and its 100 plus employees obviously keep it clean and neat as they move around in forklifts powered by batteries that weigh anywhere to 800 lbs to 2,800 lbs. The beauty of batteries is that there is no exhaust or need to worry about smell, fumes or discoloration within the facility. The millions of bottles on hand are kept at anywhere from 55° to 65° year round, which is especially important for wines.

Every hour there is a computerized update sent to the State Liquor Commission so that it can track what is moving in and out of the facility. The bar code system is quite impressive because the shelf sections called “cubes” carry a location code that can be scanned to match where and what the “pickers” are supposed to be picking up from a given area on their forklifts. The pallets can hold over a ton of cases by weight. Once cases are ready to be taken out



Product Bar Codes

of the warehouse they are plastic wrapped by an automatic machine to make sure that the pallets are secure and the cases won’t fall off. The efficiency is breathtaking.

Exel has 10 trucks that are on the road making deliveries while stores and restaurants can come and pick up smaller orders at the warehouse for their own commercial use in restaurants, bars, etc. As long as their orders are in by 7 at night and are ready to go out at 6 a.m. or they can come and



Wrapping Machine

pick-up the product that they ordered as a licensee.

ProCon, of Manchester, won the design build contract and T.F. Moran, of Bedford, did the engineering. This huge warehouse was completed in less than nine months after construction began. It is built to a height of 40 feet and began shipping product on November 1, 2013, just two years ago. June to August is one of the busiest seasons for demand, as well as November and December for obvious reasons. The State of New Hampshire does not take ownership of



the product until a case leaves the building and at that point it is the State’s to sell. The facility is very environmentally conscious and recycles 38,000 lbs of plastic and bottles each month. EXEL pays about \$55,000 a month in taxes to Bow and has been supportive of the Men’s Club and other Bow community organizations.

The Bow business-to-business October meeting was held last month at the Exel facility. General Manager, Patrick Kerns, has implemented an employee incentive bonus system and said “I am proud to have this facility as one of the largest employers in Bow.”

There are indications the plant may have to be expanded, which would be great for Bow’s commercial tax base.



Shipping Bays



**30 Manchester St.**  
**Concord, NH.**  
**Sun-Thur. 7 AM-9 PM**  
**Fri-Sat. 7 AM-10PM**

**COUPON**

**Breakfast Now Being Served**  
**M-F 7AM-11AM, Sat.& Sun 7AM-1PM**



**Buy (1) Breakfast at Full Price**  
**Get 1/2 Off Second**  
**(603) 715-1695**

Coupon Cannot Be Combined With Any Other Offer

**COUPON MUST BE PRESENTED at VEANO'S Exp.12/15/15**

Closing Dec. 22, 2015

**Carter Hill Orchard**  
**73 Carter Hill Road**



**All Kinds of Apples**



**Cider Donuts**  
**Hours:**  
**Oct. 31-Dec 22nd.**  
**9AM-5PM**



**Order Your Holiday**  
**Pies Now**

**Baked Goodies**

**Concord, New Hampshire 03304** [www.carterhillapples.com](http://www.carterhillapples.com)  
**603/225-2625**



## OCTOBER SALES

**3 Nathaniel Drive, 3507 gla,  
4 br, 3.5 bath, 3 car att., 8.99  
acres, Sold \$560,000 10/30/15**

**49 Knox Road, 2136 gla, 3 br,  
2 bath, 2 car att., 1.06 acres,  
Sold \$282,500 10/30/15**

**106 Knox Road, 3,348 gla, 4 br,  
2.5 bath, 2 car att., 3.28 acres,  
Sold \$530,000 10/08/15**

**84 Allen Road**, 1798 gla, 3 br,  
2 bath, 2 car att., 4.11 acres,  
Sold \$269,000 10/16/15

**138 Peaslee Road, 2900 gla.**  
4 br, 2.5 bath, 2 car att., 1.11  
acres Sold \$519,000 10/16/15

**98 White Rock Hill Rd, 1700**  
gla, 3 br, 1.5 bath, 2 car att, 2.24  
acres Sold \$252,000 10/22/15

**35 Hampshire Hills Dr, 3066**  
gla, 4 br, 2.5 bath, 2 car att., 2.08  
acres, Sold \$390.000 10/1/15

**59 Knox Road, 2096 gla, 3 br,  
2.5 bath, 2 car att, 2.08 acres,  
Sold \$230,000 10/6/15**

**8 Windchime Drive (condo),**  
1570 gla, 2 br, 2 bath, 2 car att.,  
Sold \$325,000 10/23/15

**2 Clearview Drive, 1242 gla, 3 br, 1.5 bath, 2 car att., 1.0 acres, Sold \$234,450 10/23/15**

**25 Kelso Drive.** 2542 gla, 3 br,  
2.5 bath, 2 car att., 1.4 acres,  
Sold \$323,000 10/8/15

**93 Allen Road, 2062 gla, 3 br,  
3.0 bath, 2 car let., 6.75 acres,  
Sold \$226,495 10/16/15**

**13 Buckingham Dr, 2580 gla,  
3 br, 2.5 bath, 2 car under, 2.35  
acres, Sold \$307,900 10/28/15**

**574 Page Road, 1372 gla, 3 br,  
1.5 bath, 2 car att., 1.0 acres,  
Sold \$207,000 10/16/15**

**19 Hampshire Hills Dr, 2128**  
gla, 4 br, 2.5 bath, 2 car att., 3.2  
acres Sold \$309,900 10/15/15

**19 Clement Road, 1288 gla,  
3 br, 1.5 bath, 1.3 acres Sold  
\$206,000 10/2/15**

(Weight cont. from p. 7) your program if you need motivation.

**10. Always remain positive.** If you do have a “bad” day, don’t worry or stress about it. Just get back on track the next

day. Maybe this can be the year your New Year's resolution doesn't include dropping those extra holiday pounds. If I can help you in any way with your fitness please let me know and I would be happy to help you in any way that I can.

**BERKSHIRE  
HATHAWAY**  
HomeServices  
**Verani Realty**

**Linda Hutton**

Broker

Realtor of the Year  
# 1 in Capitol Region  
2014-IndivSales

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

**[www.verani.com/agent/linda-hutton](http://www.verani.com/agent/linda-hutton)**

**Linda has been selling residential property, land, elegant homes, farms and staging homes  
for (24) years in Bow.**

**"Linda has still sold more houses in Bow than anyone"**

**Contact Me Today**  
**[Linda.hutton@verani.com](mailto:Linda.hutton@verani.com)**  
**BHHS Verani Realty**  
**143 N. Main Street Suite 103 Concord, NH. 03301**

**Cell # 731-2202 (Preferred)**  
**efax # 218-6617**  
**Office 224-0700 x 6530**  
**Direct 224-6530**

LINDA HUTTON is a licensed broker in NH  
and has been selling homes & property  
in Bow for over 24 years.

Data based on info from NNEREN, Real Data,and/or Trendgraphics.  
Information deemed reliable but not guaranteed.

# BOW CRAFT FAIR



**WHEN:** Saturday, November 21, 2015

**TIME:** 9:30 am – 3:00 pm

**WHERE:** Bow High School  
32 White Rock Hill Rd.  
Bow, NH 03304

**COST:** \$2.00 at the Door

**PARKING:** Always FREE and a free shuttle service to, and from, the doors.

**BABYSITTING:** Available, on site, for a donation.

## **OTHER INFO:**

We feature over 140 of New England's finest "juried" craftsmen of pottery, glass, woodworking, quilting, jewelry, foods and so much more.

We also offer a craft raffle and a scholastic book fair.

All proceeds go directly into the Bow School System.

**We are conveniently located off I89, Exit 1. Just follow the signs.**



*Sponsored by the Bow PTO*

The logo is set against a dark green background. On the left is a square inset with a light green border containing a black silhouette of a tall evergreen tree and a lawnmower. To the right, the text 'INGRAM'S' is in large, bold, yellow serif font. Below it, 'LANDSCAPING' and 'LAWN CARE CO.' are in bold, black serif font, separated by an ampersand. A black horizontal bar contains the text 'Commercial & Residential' in yellow italicized serif font. Below this bar, the address '246 RIVER RD. BOW, NH.' is in white serif font. At the bottom, 'TIMOTHY INGRAM' is in bold yellow serif font, followed by the phone number '(603) 226-4122' in large bold yellow serif font. Below 'TIMOTHY INGRAM' is the text 'OWNER (ask about plowing & sanding)' in yellow italicized serif font. To the right of the phone number is 'Leave Message' in yellow italicized serif font.






Local  
Maple  
Syrup

**W P Alexander Dairy Farm LLC.**

**38 Robinson Rd. Bow, N.H.**

**Rick Nylan 603/496-5351**

---

**Fresh Eggs\* Local Bow Honey\* Apple Hill Jams**  
**Maple Tree Farm Syrup Quarts, Pints, Half Pints**  
**Half Gallons & Gallons (call ahead)**

**\* November 20– December 31st Specials\***

**Cabot Cheese 8 oz. Bars \$2.00 ,Seriously Sharp, Extra Sharp, Sharp.**  
**Cabot Whipped Cream 7oz. \$ 2.00**

**Farm Made Breakfast Sausage Patties \* Mild or just a little Hot**

**Taking Orders for Holiday Baskets or Cabot Cheese Wheel Boxes**  
**Gifts Baskets \$ 5.00 plus Products. Cheese Wheel Boxes \$ 10.00 + Product**  
**Call Ahead For Holiday Baskets or Boxes**

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



# Say Cheese Please!

By Debra Barnes

It's true, the holiday season is fast approaching and will be here in a blink of an eye. Sure, for most of you you're concentrating on the bird. What size turkey should I get? Do I cook upside down or right side up? To brine or not to brine. Should I slather it in butter? The first thing that comes to my mind is what cheeses will make their way to our table!



Being a special occasion like Thanksgiving, I like to put out a minimum of five different kinds. I prefer to set my cheeses up on an oversized cutting board as it usually sets it apart from the good china. This also gives me plenty of room to put the little extras like Marcona almonds and dried fruits or figs. I have what I like to refer to as the cheese spectrum. Starting with something mellow and soft and ending with something moldy and sharp.

Here are the cheeses that will make the Barnes holiday table:



Vacherousse - France, cow, double creme brie



Langa La Tur - Italy, cow, sheep, goats, triple cream brie

Alpha Tolman - Vermont, cow, Alpine in style

My fourth choice is going to be a tossup... 3 yr. aged Gouda from Holland made from cows milk or one of our all-time favorites, Midnight Moon, a goats milk Gouda from California.

Colston Basset Stilton - England, cow, blue

Of course everybody's choices and tastes will vary. The best part is you can find your favorites for you and your guests at Wellington's Marketplace!



*Wishing Everyone a Happy Thanksgiving!*

Debra Barnes lives in Bow with her husband Randy. She is a graduate of the Cambridge School of Culinary Arts and chef/owner of Wellington's Marketplace in Concord at 124 No. Main St., Concord.

## A CONVERSATION WITH PAUL AND KATE RUSSO

By Nora Tellifson  
Member of the Baker Free Library Lower Level Renovation Committee

I had the pleasure of meeting with Paul and Kate to learn what inspired them to contribute to the Baker Free Library Lower Level Renovation Project and to sponsor the Baker Heritage Room. The Baker Heritage Room is dedicated to the preservation of town documents and archives. Once completed, it will include specially designed cases that will house some of the town's original documents, including the Bow Proprietors' Minutes (1732-1764), the White Family Diary (circa 1890), and the register of Bow residents from the Revolutionary War and Civil War. There will also be early Native American artifacts from the Woodland and Paleo people.

Paul's job with Z-Tech is what brought the Russos to Bow from Pennsylvania in 1998. Their son, Will, who is now a sophomore at Bow High School, was born here, and he is currently a member of the winning BHS Boys Soccer Team! Their daughter Madeline is a college student at Saint Joseph's University in Philadelphia. Kate works for Cornerstone Periodontics, and in her free time, she's an avid mountain biker and cyclist. Paul enjoys flying and related aviation pursuits in his spare time.

I asked Paul and Kate why they wanted to contribute to the library expansion, and



why specifically the Baker Heritage Room. "Love of the Bow community is why, and it's such a great opportunity. I used the library a lot, and my children did too", said Kate. "What piqued my interest was the idea of a heritage room," said Paul. "Anything associated with early American history is an abiding interest of ours. I thought it was appropriate to contribute to an entity that would ultimately be a repository and responsible for the artifacts of Bow.

Love of history is evident in a lot of things Kate and Paul do. Kate is a member of the NH Historical Society as well as the New Hope Historical Society back in her former hometown in PA. "This is my adopted town, and the people who made this town and grew it into this community will be represented with the heritage room. I think it's fascinating." And since we were in the library, I thought it fitting to ask Paul and Kate about the most recent book they read or a favorite book. Paul's most recent read is a biography, *American Lion: Andrew Jackson in the White House* by Jon Meacham. Both Kate and Paul remarked

RUSSO CONT. P. 19

### Kal-Lite

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

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

10% off any  
CHEESE with  
this ad

**WELLINGTON'S**  
MARKETPLACE

Sandwiches  
Soups  
Salads

WINE CHEESE CRAFT BEERS SPECIALTY FOODS

**NOW Serving WINE & BEER!**

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



# Know Your Protections and Risks When Banking Online

By Dominic Lucente, CFP

As Americans increasingly migrate toward conducting banking and other financial transactions online, the threat of falling victim to ever-more sophisticated cyber-crimes continues to rise. Financial services companies are keenly aware of the potential security risks posed by online money transfer. That is why the industry as a whole has developed a series of standard security protocols designed to ensure that customers' assets and personal information is kept safe.

Following is a list of common security features offered by most banks and financial institutions. Be sure to compare these measures with what your own bank, credit card companies, and other financial vendors have in place.

**Anti-malware software.** Anti-malware is a term commonly used to describe various software products used to prevent, detect, block and remove malicious software products that are intended to damage or disable computers or computer systems. Anti-malware software may also be referred to as anti-virus or anti-spyware.

**Transaction monitoring/anomaly detection.** Network monitoring software has been in use by financial institutions for a number of years. Similar to the way in which the credit card industry detects and blocks fraudulent credit card transactions, systems are now available to monitor online banking activity for suspicious funds transfers. For instance, too many incorrect login attempts will signal the system to lock a user out of their account until positive account verification can be confirmed. Transaction amounts (specifically withdrawals) that fall outside the customer's normal or pre-established limits are also scrutinized.

**Multilayered authentication.** Many online banking/financial systems now require multiple layers of user identification, or authentication, that only those authorized can provide. For

instance, some authentication protocols verify the device the customer is using to access the bank's website. If the device does not match the bank's records, additional authentication measures, such as one or more challenge questions, will be presented to the customer. Similarly, a number of institutions are requiring "out of band" authentication, which requires a transaction initiated via one delivery channel (e.g., Internet) to be re-authenticated via a different channel (e.g., telephone) in order for the transaction to be completed.

**Firewalls.** Firewalls are software or hardware-based security systems that create a secure barrier between your bank's internal network, where your information is stored, and the unsecured Internet. The data "traffic" flowing in and out of the bank's network is monitored and analyzed to determine its legitimacy.

**Encryption.** Encryption scrambles information being transmitted between your device and the bank's network into a code that is virtually impossible to decipher, thereby protecting against unauthorized access. Many financial institutions now use 128-bit encryption, an advanced encryption technology.

**Customer Education:** The Linchpin of Any Security Program

In the final analysis, even the most sophisticated security measures are no substitute for well-informed customers. Toward that end the Federal Financial Institutions Examination Council (FFIEC), a body of the federal government made up of several U.S. financial regulatory agencies, issued guidance suggesting that, at a minimum, a financial institution's customer education efforts should include:

- An explanation of protections provided, and not provided, to account holders relative to electronic funds transfers.

## Think LOCAL

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

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

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



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



Financial planning offered through Northeast Planning Associates, Inc. (NPA), a registered investment adviser. Securities and advisory services offered through LPL Financial, a registered investment adviser and member FINRA/SIPC. Insurance products offered through NPA, LPL Financial or its licensed affiliates. The Credit Union, NPA and LPL Financial are not affiliated. 425 Hooksett Road, Manchester, NH 03104. 15-065

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

- An explanation of under what, if any, circumstances and through what means the institution may contact a customer on an unsolicited basis and request confidential account-related credentials.
- A list of risk-control measures that customers may consider implementing to mitigate their own risk.
- A list of appropriate contacts for customers to use if they notice suspicious account activity or experience security-related events.

#### Source/Disclaimer:

<sup>1</sup>Source: The Federal Financial Institutions Examination Council (FFIEC), "FFIEC Supplement to Authentication in an Internet Banking Environment," June 29, 2011. Because of the possibility of human or mechanical error by Wealth Management Systems Inc. or its sources, neither Wealth Management Systems Inc. nor its sources guarantees the accuracy, adequacy, completeness or availability of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. In no event shall Wealth Management Systems Inc. be liable for any indirect, special or consequential damages in connection with subscriber's or others' use of the con-

tent. © 2015 Wealth Management Systems Inc. All rights reserved.

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



Local  
Maple  
Syrup



For Sale

**Treat's Sugarhouse**  
3 Hop Kiln Rd. Bow, NH.  
**603-774-2160**

Tours By Appointment





# The Mini Page

Betty Debnam, Founding Editor and Editor at Large



## Thanksgiving Origins

Native Americans show their thanks to the Earth for providing food. They recognize a reciprocal (re-SIP-ro-cal) relationship: The Earth provides, and the people give back to the Earth.



### Native challenges

In the region that includes what is now Rhode Island and Massachusetts, thousands of Wampanoag people lived in the early 1600s.

But between 1616 and 1620, about three-fourths of the Wampanoag people died from diseases brought to the area by European explorers. The smaller community faced danger from an unfriendly neighboring tribe.

### New arrivals

When the Mayflower arrived and Pilgrims founded Plimoth Plantation in December 1620, they didn't have enough supplies to survive the winter. It was too late to plant crops, and they didn't have the tools needed to do so.

### Helping each other

The Wampanoag saw an opportunity to make a trade. They would help the Pilgrims survive, and the Pilgrims would help the natives in case of an attack. One man who knew how to speak English, Tisquantum, taught the Pilgrims to hunt and fish and to plant and raise native crops.

### The Harvest Home

By the following fall, 1621, the Pilgrims had a successful harvest. They decided to celebrate with a festival they may have participated in as children in Europe.

The Harvest Home lasted for three days. It included feasts of food and drink, competitive sporting events and shooting of muskets, or guns.

A letter from Edward Winslow tells: "Amongst other recreations, we exercised our arms (firearms)... with some 90 (Indians), whom for three days were entertained and feasted."



### What did they eat?

The Europeans killed wild duck, goose and turkey for the feast. The Native Americans provided five deer, which were roasted.

for other people, the Earth, the moon, animals, the sun, water, air and more.

Experts believe the Harvest Home festival was more of a celebration than a time of giving thanks. The festival may have been combined later with a European religious custom of giving thanks.

### Giving thanks

Part of Native American culture is giving thanks each time the earth provides for humans' needs. In fact, the Haudenosaunee start each day with a Thanksgiving Address. It expresses thanks

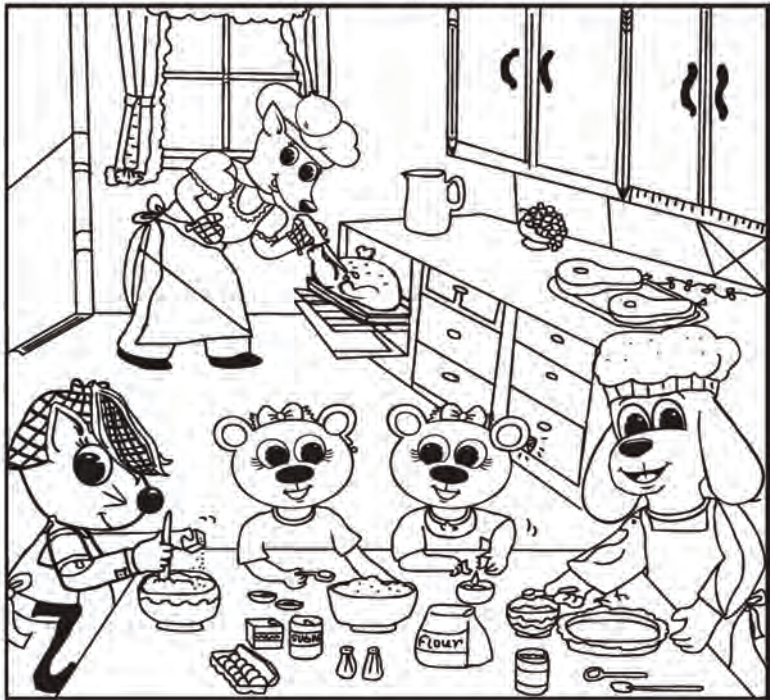
The Mini Page thanks Suzanne Davis, education specialist, National Museum of the American Indian, Smithsonian Institution, for help with this issue.

## Mini Spy ...



Mini Spy and her friends are cooking Thanksgiving dinner together. See if you can find:

- sailboat
- number 2
- muffin
- bird
- letter E
- bell
- balloon
- pencil
- book
- heart
- ring
- ear of corn
- question mark
- lips
- number 7
- arrow
- carrot
- ruler
- kite



from The Mini Page © 2013 Universal Uclick

## Thanksgiving TRY 'N' FIND

Words that remind us of Native American foods are hidden in the block below. Some words are hidden backward or diagonally, and some letters are used twice. See if you can find: AMERICAN, BEANS, CORN, DOMESTICATE, EROSION, FISH, FOOD, HARVEST, HUNT, NATIVE, PILGRIMS, POLYCULTURE, RESPECT, SQUASH, SUBSISTENCE, THANKSGIVING, WAMPANOAG, YIELD.

WHAT'S ON YOUR FAMILY'S TABLE?



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



# The Three Sisters

## Corn

Native Americans were the first people to **domesticate** corn, or grow it for food. This crop became so important because it has a very high **yield** — you get a lot out of each seed.

For instance, each ear of corn has 300 to 500 **kernels**, or seeds, and each corn plant has one or more ears.

However, Native Americans had to **adapt**, or change, the way they grew corn for different environments. In fact, in Illinois about 800 years ago, a community of native people near Cahokia successfully grew corn and harvested trees to build homes and other structures. But experts think **erosion**\* destroyed the crop, and the people may have hunted too much. The native people eventually left their community.

\* **Erosion** is the process of wind or water wearing away the layers of soil.



USDA photo by Bob Nichols

## Corn colors

Different types of corn are known by their colors. Native communities might grow seven or more varieties of corn for different uses. Some kinds are used to make bread or other foods for special ceremonies.

## Beans

Are there beans on your dinner table? Beans have a lot of protein.

Corn has a lot of calories. Together they were part of a balanced diet for early native people.

Native Americans allowed the beans to dry on the vine, then stored them and ate them later.

It was important to early people to grow crops that could keep for times when food was scarce. This type of farming is called **subsistence farming**. Communities were organized so that every person had a job in growing and storing food.



USDA photo by Lance Cheung

## Squash

Do you eat squash? There are many different types of this vegetable. Summer squash such as zucchini have thin skins and were eaten as they ripened. Winter squash has a tougher outer skin and can be stored for long periods of time.

Squash provides a lot of vitamins and minerals that corn and beans do not have.

## Other foods

Along with the three sisters, native people might have grown other crops. They also hunted wild birds and bison; those who lived near water fished; and they gathered wild fruits, vegetables, and nuts and berries. These foods rounded out their diets.



USDA photo by Lance Cheung



Dear Editor,

The dollar amount indicated in last month's article (Schools may look for \$3,500,000 bond) was derived from a 2011 facility study commissioned by the district to examine issues at BES. Some of those issues were resolved through the budget process and small capital reserve projects. Other issues not critical in 2011 were tabled for future consideration.

The School Board has continued to revisit the study as we plan for future district initiatives in coordination with the town.

We have not, however, made a decision on which specific issues to address and especially have not made any decisions on amount or type of funding to address those issues. The Assistant Superintendent's re-

port indicated that "any decisions on the scope of the project and ultimate approval of any project rests with the Bow School Board and the citizens of the Town of Bow".

If a request to bond had been made or was about to be made the School Board would have had initial discussions recorded in public session. The point remains that we will not make a bond request for the next fiscal year.

**Robert Louf**  
Chair, Bow School Board

## Editor's Note

School Board Chairman, Robert Louf, states the current thinking on the requests for a bond issue. However, at the combined budget committee/selectmen meeting on October 24, the draft budget did contain a request under the capital improvement plan for about \$3.5M for improvements to the school.

If the board feels the need is there it should move forward without holding back to humor a \$5,000,000 bond issue for the Safety Building.



# Bow Rotary Club



## Christmas Trees & Wreaths by the Town Pond

### Sale Starts Nov 28th

**Mon-Fri 4:00 to 7:00**  
**Sat-Sun 10:00 to 7:00**

**All Fraser Fir Trees \$40**  
**Decorated Wreaths \$20**  
**Birdseed Wreaths \$15**

**Details at [bowrotary.org](http://bowrotary.org)**



# BAKER FREE LIBRARY NEWS

BY LORI FISHER

## Next Community Forum on 12/10

This monthly public forum features 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 2<sup>nd</sup> 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!

## December 10 – Parks & Recreation and the Recreation Needs Committee

Parks & Rec department offers a lot more than children's activities...find out what else they can offer your family, and how the Recreation Needs Committee is trying to determine the future resources necessary to keep those activities going.

## January 14, 2016 – Business Development & Planning Board

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

## January 28 – Public Safety Building Committee

Hear about the committee's efforts to move forward with a

design/build project that will be up for a bond vote at the March 9, 2016 Town Meeting.

## February 11 – Candidates "Meet & Greet"

Meet the 2016 candidates for elected town offices, including Budget Committee, Select Board, School Board, and Library Trustee. *\*\*The Library will be asking all candidates who file for a position to provide background info so that a handout is available at the Library and on the Library's web site for interested voters.\*\**

Questions about the Community Forum series? Contact Lori Fisher, Library Director, at 224-7113 or [bfldirector@comcast.net](mailto:bfldirector@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](mailto:bowbakerfreelibrary@comcast.net).

## Print Donation to Baker Heritage Room

The Baker Heritage Room, a joint effort by the Bow Heritage Commission and the Baker Free Library, has received its first donation: a framed 1892 print of the Town of Bow by Douglas Hurd. The print shows the road systems, homesteads, and home owners of Bow at that

time. The print was donated to the Heritage Commission by Mark Leven, and will be hung in the new Baker Heritage Room in the Library's Lower Level. For more information contact Lori Fisher at 224-7113 or [bfldirector@comcast.net](mailto:bfldirector@comcast.net).



From left to right: Gary Nysten, Bow Heritage Commission President; Lori Fisher, Library Director; and Mark Leven, donor and Bow Heritage Commission Vice President. Note the painting of Henry Baker in the background. Photo by Eric Anderson.

## Now We Are 6! Changes

Children in Bow may get a library card when they are six years old. In the past, we have tried to time an invitation to arrive at the home on the child's birthday. Due to privacy laws, we no longer know a child's exact birthday. Therefore, invitations will be mailed out during the first week of each month to children who are turning six during that month. Children may stop by the library with a parent any time during their birthday month to get their first library card.

For more information or questions, contact Jennifer Ericson,

Children's Librarian, at 224-7113 or [bowbakerfreelibrary@comcast.net](mailto:bowbakerfreelibrary@comcast.net).

## Library Holiday Closures

The Library will CLOSE EARLY on Wednesday 11/26 at 4 p.m., and will remain CLOSED on Thursday 11/27 and Friday 11/28 for the Thanksgiving Holiday. The Library will reopen at 10 a.m. on Saturday 11/29. The book drop and CD/DVD drop are always available 24/7, and reserves and renewals can be done online at [www.bowbakerfreelibrary.org](http://www.bowbakerfreelibrary.org) through the Library Catalog, using your library card number.



## PLUMBING

and

## HEATING Corp.

603-225-6929

MBE0000478

### The right loan for the right home.

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



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

Find out what your Hometown Bank can do for you.

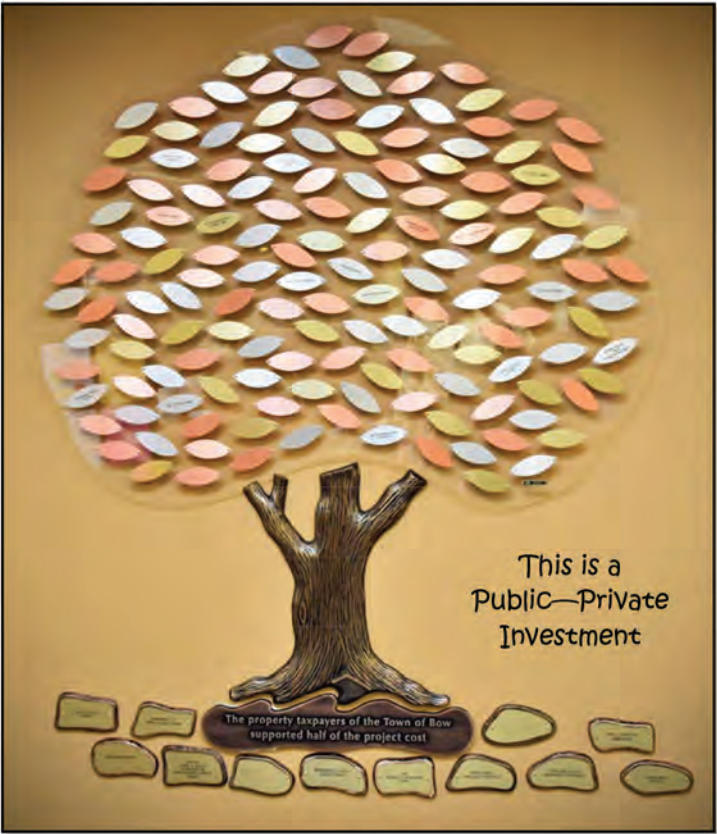
**Sugar River Bank**  
Est. 1895  
[sugarriverbank.com](http://sugarriverbank.com) | Member FDIC | EQUAL HOUSING LENDER



**Mary Sullivan**  
AVP/Mortgage Loan Originator  
NMLS #560924  
  
Concord office:  
603.227.6011  
By cell:  
603.477.7891  
By email: [msullivan@sugarriverbank.com](mailto:msullivan@sugarriverbank.com)



# Baker Free Library Donor Tree



Your donation here will help complete the Lower Level Renovation Project in 2016, for the Bow residents and businesses to use.

### Make A Donation To Support The Library

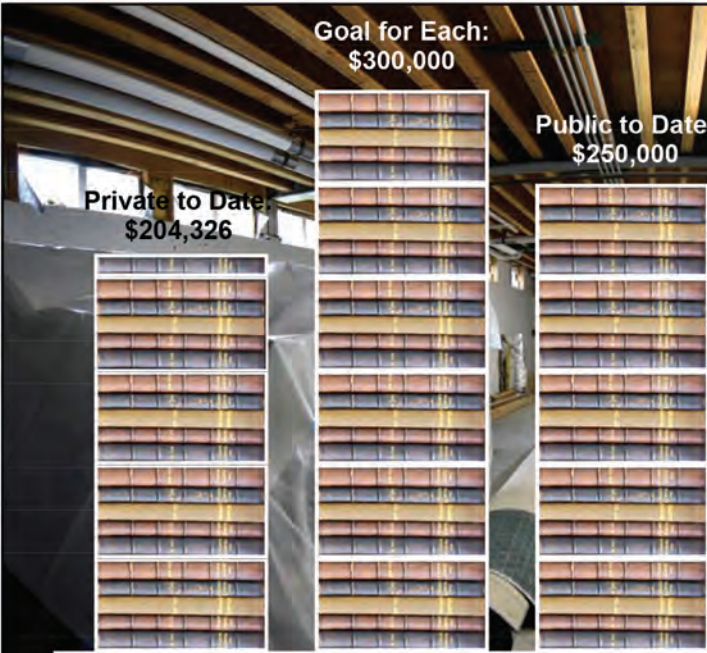
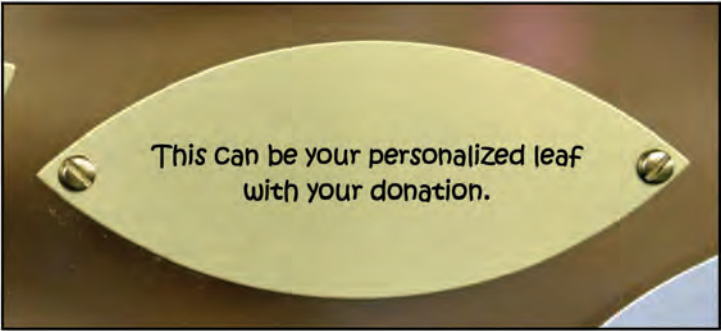
Please consider making a monetary donation to help expand the resources and services offered by the Baker Free Library. All donations over \$500 will be recognized on our Donor Tree. Naming opportunities are also still available. Donations to the Baker Free Library Foundation, a 501(c)3 non-profit, are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

### Information

For more information, visit [www.bakerfreerenovation.org](http://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](mailto: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.



Thank you for helping to raise \$454,326 to date of the \$600,000 needed to better serve you at the Baker Free Library.

Space yet to be renovated in the lower level.

## 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 \_\_\_\_\_.

Your Name : \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_  
Phone: \_\_\_\_\_  
E-mail: \_\_\_\_\_  
Credit Card: \_\_\_\_\_

Thank you,  
Baker Free Library Foundation

### Suggested Donation Schedule

Bronze Leaf—\$500-\$999  
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

### Bow Girls Soccer Wins Third Straight Division III Championship



Bow Girls' Soccer team continued their winning streak for their third straight Division III championship, first time in school history. With their 2-0 victory over Raymond, the team has three Division III titles in four years and won their 40<sup>th</sup> straight game.

Freshman Danielle Desruisseaux put the Falcons on the board in the 25th minute. Lilly Naimie started with a free kick from 35 yards out. Bow Junior Maddie Cheney received a pass from senior captain Lauren Scarpetti and sent one to the upper right corner. "It's really a dream come true," said Cheney, who scored in the 47th minute. "I wish that we had been able to score faster," said Scarpetti, who had two assists on the day. Bow has now been

to five straight championship games and 10 of the last 17. Desruisseaux said of winning it all. "I couldn't have asked for a better group of girls," and Scarpetti, "I'm just so happy to have been able to share this season with them and be able to finish it off perfectly."

"It just means everything to me and my team," senior midfielder Caitlyn Keenan said. "Going out this way, with this team, is just very special," added Cheney, part of a five-person senior class with Keenan, Currier, forward Amanda Murray and defender Brooke Johnson. "We've had success in past years, and this was kind of that key moment for us to go out with one final hurrah at the end of the season."

### Bow Football Team Wins Quarterfinals But Loses in Semifinals

Bow's football team's win against Stevens (21-14) secured their place in the Semifinals. Stevens was a tenacious opponent and Bow was behind at halftime 0-6. A huge touch-down on special teams started off the second half which seemed to be the jump start Bow needed. From then on Bow rallied to the end with an 8-1 victory over Stevens.

Unfortunately, just as we were going to press the Falcons lost to Newport 47-7.

Said Coach Paul Cohen, "What I told them is that I'm very proud of their effort this sea-

son. Newport was just the better team today. They capitalized on our mistakes and were able to execute."

#### OTHER SPORTS NEWS

**Congratulations** to Maddie Constant for her selection to the DIII first team all-state Field Hockey team! Additional congratulations to Hallie Lothrop and Laura Zbehlik for their selection to the DIII 2nd team all-state field hockey team!!

Alumni Basketball Games will be played Nov. 28th. Girl's game 5:30 p.m.; boys' game 7:00 p.m. Contact Bill Vermette (girls) at rbv0702@comcast.net or Chris Gaudreau (boys) at cgaudreau@bownet.org

## Turkey Day Wine Tips

By Nicole Habif

There are two keys to successful holiday food and wine matches. Number one: keep it simple. A small, but well-chosen, selection of versatile wines is all you need. Number two (and this is important): you do *not* need to spend a fortune. Here's a little inspiration and crowd-pleasing guidance, as you're thinking about what to serve for Thanksgiving.

**The Arrivals** - I like to welcome guests with a glass of bubbly – it sets a fun and festive tone for the day. (Plus, it gets everyone's appetites revved up for the main event.) Champagne is always nice, but it can be pricey for a good bottle. Spanish Cava or Chardonnay-based California sparklers are excellent, more value-conscious alternatives. And bonus: fizz tends to be very food friendly, so guests can take their bubbles straight through to the dinner table.

**Pass Those Appetizers** - If you're serving pre-dinner munchies – spiced nuts, an assortment of cheeses from Wellingtons, crudités, dips – you'll want something light- or medium-bodied to keep things from getting too rich. Head to northern Italy here, and go for whites like Pinot Grigio, Friulano or Gavi. Avoid big, bold and tannic reds like Bordeaux or Napa Cabernet. They'll overpower most lighter appetizers.

**Turkey Time** - A great turkey red is fruit-forward with silky-smooth tannins – characteristics that play up the flavors and texture of tender white meat (and pair easily with a range of sides, like sausage stuffing, sweet potato, and roasted vegetables). California



Zinfandel or Pinot Noir are my go-to picks, but Cru Beaujolais (made with the Gamay grape) is another great choice. The best turkey whites are refreshing and medium-bodied – neither too light nor too heavy. White Burgundy (or other lightly oaked Chardonnays), California Viognier or dry Riesling make excellent picks.

**Hamming It Up** - If you happen to serve a juicy baked ham on Thanksgiving (why should turkey have all the fun?), equally juicy Pinot Noir or a young Rioja are the reds for you, while faintly off-dry, spicy whites like Gewürztraminer will fit the bill nicely.

**Sweet Endings** - Though my old standby is a bottle of Tawny Port, this year I'm turning to New Hampshire for a good dessert wine or two. Our state is a fantastic source of "sweeties" and fruit-based wines, just waiting to be paired with your apple and pumpkin pies (or savored all by themselves in front of a roaring fire). Finally, if you want an ace up your sleeve, grab a few bottles of dry rosé. Whether it's light and elegant (like something from Provence) or darker and richer (Australian Shiraz or Tuscan Sangiovese), these pretty – and very popular – pink wines will be delicious with just about anything you're serving. Leftovers included.

**Nicole Habif of Bow is certified at the Advanced Level by the Wine & Spirits Education Trust**



**Green Thumb Gardens**  
Landscaping, Lawn Maintenance  
Hardscapes, Nursery Stock

**\*\* 2 Locations \*\***

Bow, N.H. 03304

Tel: 603-224-1545

Cell: 603-568-8489

Moultonboro, N.H. 03254

605-253-7682

Call About Snow Plowing

**James Swenson**



Green Thumb Gardens, LLC



# BOW COMMUNITY CALENDAR

Thursday November 26	Bow Police Association 5K Turkey Trot Run/Fun Walk – Thanksgiving Day BHS – 8:00 AM
Saturday November 28 – December 13	Rotary Christmas Tree Sale Community Center M-F – 4:00 – 7:00 PM S-S – 10:00 AM – 7:00 PM

## BOND STATUS FOR BOW UPDATED

The Capital Improvements Committee Plan from October reported that the 1995 Sewer Bond was paid off after 20 years. The final payment of \$46,265.63 was made in July.

The Bow High School bond is due for final payment on Au-

gust 15, 2016. The principal payment is \$805,000 with interest of \$23,144. After school building aid from the state is taken into account the net savings for fiscal years 2017-18 would be \$586,644 that could be available to lower Bow's high tax rate.

Trust cont. from p. 6

pose is to enable the grantor to provide for the continuing care of a disabled spouse, child, relative or friend. The beneficiary of a well-drafted special needs trust will have access to the trust assets for purposes other than those provided by public benefits programs. Thereby, the beneficiary will not lose eligibility for benefits such as supplemental security income, Medicaid, and low-income housing.

As discussed in a previous article, there are various types of special needs trusts.

Some **other trusts** used to aid clients on a regular basis are: for a child who will spend his/her inheritance faster than you can say "I wish I had set up a trust" (**spend-thrift trust**), purpose of taking care of an animal you love (**pet trust**), benefitting a child addicted to drugs and alcohol (**substance abuse trust**), setting aside money for your grandchildren's educational expenses (**education trust**), **family compound or waterfront property trust**, and

many, many more.

Think of the trustee as an extension of yourself. You want to block your assets from being utilized for things you don't agree with, however, you would like your assets to be distributed for the better good of yourself and your loved ones, as dictated by you, even after you incapacitated or in the eventuality of your death.

I encourage you to **sit down with an Elder Law Attorney** to tell them your goals and concerns and as a result you may very well see how a trust may be able to help you and your loved ones. What you learn may feel a lot like magic.



### Bank of New Hampshire's Commercial Banking Division Welcomes Joanne Gagnon and Kandice Miller to Our Concord Team!

**Joanne M. Gagnon**  
Vice President - Commercial Banker  
gagnon@banknh.com  
603.230.4228

**Kandice J. Miller**  
Vice President - Commercial Banker  
kmiller@banknh.com  
603.230.4205

As New Hampshire's local bank, we work with businesses throughout the state and know the incredible effort that goes into attaining success.

We believe that local businesses are a vital cornerstone of a healthy community and we are committed to helping you continue to find growth and prosperity.

Contact Joanne and Kandice today!





# ON AGING

## Well-Meaning Friends & Neighbors

by Donna Deos

We have already established that as we age we face more challenges. These challenges come with decisions we have to make like should we stay in our home and find more and more people to do things for us over time, or should we move to someplace else where many of those items are included in the fee and done for us freeing us up to have time for enjoying life. This is a very large decision. It is one that most people find extremely difficult.

Actually, when I worked for the Continuing Care Retirement Community (CCRC) it was either very difficult or super easy. "How could this ever be an easy decision?" you ask. Well, if you have ever experienced a loved one staying in their own home and the "7 Degrees of Hell" this causes for those who love them (we will get into this another month) and/or experienced the freedom and joy a CCRC brings to the individuals and their loved ones, it is hands down a no-brainer that the best solution is the CCRC. Anyway, that is a topic for another day too.

Today, we focus on the friends and neighbors. Why them? Well, because they do have a great influence over our decisions. At least for many people they do. I have seen many people who were ready to move to the CCRC (or some other good place) speak with their friends and neighbors and then second guess themselves and their decision to move.



Why is this? Well, I believe, it is because the well-meaning people are not fully educated on the whole picture, the array of options available, and they love the person and don't want to lose them. Change is hard...on all of us. We don't want the world around us to change. We don't want that super-great neighbor to move. Sure, the obnoxious one with the trashy yard and loud things can't move away soon enough! Conversely, that sweet neighbor who is always so kind and greets us with a wave and a smile, has coffee with us and sends birthday cards to our kids, we simply want to hold onto them forever.

We forget that it isn't about what we want. We can see that they have started having the lawn and other yardwork done for them; that they get food delivered and they aren't as able as they once were mobility wise and so on. We offer to help them with things – and we do help them. Is this what is really best for them though?

How do they spend their days? While we are off at work and school and doing our social thing and running around are they getting out and doing things they enjoy? Or, are they essentially a hostage to that big

house that takes them all week to clean so they are so tired afterward they veg out with the T.V. for hours on end? Do they get out and get fresh air and exercise? Are they eating well? Are they getting enough socialization? Is their memory okay? Are they really happy with their life as it has become?

If so, great! Staying in their home could still be a fabulous idea. If not, are we really doing them a service trying to get them to stay in that big old house simply because we love and value them and want them around? Would their life be better if they had less to worry about, less work piling up and more time to do things they enjoy? Would the quality of their life be better in a different setting? This is what I encourage you to think about when your friends and neighbors tell you they are thinking of moving to an apartment, a 55+ community, assisted living, to be nearer to their children and/or to a CCRC. Will *their* quality of life improve?

If you really want what is best for them, perhaps you can ask them to tell you what they like about where they are considering moving to. You can also see if they will share what they don't like about their current situation. Then, instead of poking holes in it and making them feel bad because you fear losing them, maybe you can cheer them on and encourage them instead.

You really can make a difference and help them get the best possible quality of life. You just need to stop, look at where you are coming from, ask yourself if you are serving your own best interests or theirs, and then act accordingly.

As you greet your family, loved ones, friends and neighbors this holiday season, I hope you consider what is truly best for them and lovingly encourage them to find the best quality of life solution for them. In the long run, you will find that the time you get to spend with them will be more enjoyable because they will be happier, safer and have a better quality of life.



ROBERT C. KUEPPER, D.D.S.

Diplomate, American Board of Oral & Maxillofacial Surgery

*Robert C Kuepper, D.D.S.*

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

Tel: (603) 224-7831

## WHITE ROCK NEWS



### White Rock Senior Living

#### Community

#### Presents

**"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**

**\*Come Join Us For\***

**Dinner**

**Tuesday—Friday**

**Evening**

**Public Invited**

**Minimal Cost \$7.50**

**Reservation Required**

**Please Call**

**Elizabeth's Kitchen**

**At 848-2949**



**Happy Thanksgiving**



**Donna Deos, LLC**

Spiritual Teacher & Transitions Specialist

603-224-4178

1-855-772-2622

**\* Counseling \* Coaching \* and Education \***

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

**www.donnadeos.com**



# BOW POLICE LOG

## October 2015 Stats

Arrests- 26; Warnings - 157  
Motor Vehicle Stops- 210  
Citations- 53; Accidents- 10  
Parking Tickets- 1  
Restraining Orders- 0  
Incident/Investigation  
Reports- 61

## October 2015 Arrests

**10/4** - Colin R. Walsh, 21, 17 Quincy St, Concord, was arrested for possession of controlled/narcotic drugs; Alan B. White, Jr., 25, 521 Pine St, Apt #103, Manchester, was arrested for driving while being an habitual offender and on a bench warrant; Christopher E. Cote, 33, Manchester, was arrested for possession of controlled/narcotic drugs, reckless operation, reckless conduct; placing another in danger, operating an unregistered vehicle, disobeying an officer, and driving after revocation/suspension; .

**10/5** - Alexander I. Vincent-Smith, 25, 25 Red Deer Rd, Londonderry, was arrested for driving after suspension/revocation and operating a vehicle with a suspended registration.

**10/7** - Christopher Paquette, 25, Homeless, was arrested for simple assault, resisting arrest or detention, criminal mischief, and a bench warrant.

**10/9** - David J. Federschneider, 35, 12 Cumberland St Apt#3, Manchester, was arrested on a warrant and possession of controlled/narcotic drugs.

**10/10** - Jacob E. White, 22, 48 Hall St, Concord, was arrested for driving after revocation/suspension, operating a vehi-

cle with a suspended registration, possession of drugs in a motor vehicle, and drivers license prohibitions.

**10/12** - Kerry S. Glew, 43, 11 Pasture Dr, Franklin, was arrested for driving a vehicle without an alcohol ignition interlock circumvention.

**10/15** - Bridgett D. Belmont, 36, 11 Poor Richards Dr, was arrested on a bench warrant (x2).

**10/16** - Brennan Szanto, 28, 23 Summer St, Apt#4, Northfield, was arrested for resisting arrest or detention and false report to a law enforcement officer.

**10/18** - Thomas J. Connor, 38, 244 Middle Rd, Deerfield, was arrested for issuing bad checks.

**10/20** - Ian P. Dugan, 25, 21 Linlew Dr, Derry, was arrested for driving after revocation/suspension and operating a vehicle with a suspended registration.

**10/21** - Jennifer Ives, 34, 434 N Barnstead Rd, Ctr Barnstead, was arrested for driving after suspension/revocation; Michael L. Ford, 20, Homeless, was arrested on a bench warrant and false report to a law enforcement officer.

**10/22** - Jesse S. Mason, 24, 26 Quimby Rd, was arrested on a bench warrant.

**10/25** - Arin A. Mckee, 23, 39 Walnut St, Manchester, was arrested for driving after revocation/suspension.

**10/26** - Ashley F. Venturini, 24, 374 Thornton St, Manches-

### Johnson Golden Harvest

Know Your Farm - Know Your Food

**Happy Thanksgiving**

Potatoes

Onions

**LOCALLY FARMED**  
Produce, Meats and Dairy

Great Pies

Many Types Of Bread

New Hampshire Made Products  
412 West River Rd. Hooksett, NH.  
(603) 210-2031

Brian Johnson  
Karen Johnson

Follow Us On

johnsongoldenharvest.com  
karen@johnsongoldenharvest.com

Buy Local

Squash

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

ter was arrested for driving after revocation/suspension and operating a vehicle with a suspended registration; Evan Howe, 23, 13 South Bow Rd, was arrested for driving after revocation or suspension.

3 people were placed in protective custody for drunkenness and 5 minors were placed under arrest for unlawful possession of alcohol.

**RUSSO cont. from p. 10**

that one of the most influential history books they have read is *The Day is Ours* by William Dwyer, the story of the Trenton and Princeton battles of the Revolutionary War as told by soldiers, of various ranks on both sides of the war, through their personal diaries. The Baker Heritage Room will certainly be a focal point of the library renovation, and Paul and Kate's personal interest in the history of Bow and generous contribution have allowed the residents of Bow to have this space of deep connection to our past. As Paul said, "History is something of which we will all become a part. So, why not preserve it?!!"

### November

Is Adopt a Senior Pet Month

Adoption Fees  
Have been  
Reduced  
For  
Senior Pets  
If a  
Preferred Wish List Item is  
Brought in at the time of  
Adoption.  
See our website for more  
information

**POPE MEMORIAL SPCA**  
Concord-Merrimack County

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



Emmy





**Four Season  
Getaway  
Wonderful View  
Lakefront  
Multi-Level**

This Property adjacent to the beach, boat docks, pool, tennis court and many hiking trails in the Lakes Region. Access from property to extensively maintained snowmobile trail system.

3BR, 2 and 1/2 baths. Maintained condo with monthly fees of \$300. A must see fall special with many extras at \$ 259,000 by owner.

**603/522-8628**

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

**RELIABLE INSURANCE  
SOLUTIONS LLC**

**Matt Poulin**  
5 Hills Avenue  
Concord, N.H. 03301  
603/568-2535 (cell)  
603/715-2975 (office)  
matthew.poulin@comcast.net

**Free Comprehensive Review of Your Insurance Needs**

**www.Solutions.4.Insurance.com**

Auto \* Home \* Life \* Commercial \* Investments



# WHAT IS BABY BOTTLE TOOTH DECAY?

By Dr. Mostafa El-Sherif

One of the questions I always get in my office is what is baby bottle tooth decay? Baby teeth are susceptible to decay or cavities when they erupt. Decay occurs when the child's teeth are frequently exposed to sugar or sugar concentrated solutions, such as fruit juices for prolonged periods of time. The most likely teeth to be decayed are the upper two front teeth.

Baby teeth are very important in helping your baby chew, speak and look nice. Cavities in baby teeth will disrupt eating and cause pain. To prevent tooth decay, do not let your baby sleep with a bottle containing any sugary liquids -- use water instead or a pacifier. Wipe your baby's teeth and gums with a clean gauze after each feeding. Start brushing your baby's teeth as soon as they erupt and schedule your child's first appointment as early as one year old. Your



dentist will advise you how to brush baby teeth and prescribe fluoride if needed. A general dentist or pedodontist can take care of your baby's teeth.

Dr. El-Sherif is a professor in restorative dentistry at Tufts and Oklahoma University with a PhD in addition to being a doctor of dentistry. He speaks at national and international conferences around the world on implants, crowns, bridges, and cosmetic surgery.

# New Bow Community Development Director Named

Matthew Taylor of Hopkinton has been named as Director of Community Development for the Town of Bow.

Mr. Taylor most recently served as Deputy Planning Manager/Development for the City of Nashua.

He has also previously served as Community Development Planner for the Town of Hillsborough and as planner for Jefferson County in Colorado.

He holds an M.S. in Planning from the University of Arizona and is a member of the American Institute of Certified Planners.



# 2015 PROPERTY TAX RATE SET FOR THE TOWN OF BOW

The New Hampshire Department of Revenue Administration has set the Town of Bow's 2015 property tax rate at \$28.54 per thousand dollars of valuation. This rate represents a \$0.97 decrease from the 2014 tax rate of \$29.51.

The 2015 rate breaks down as follows: \$6.71 for the Town, \$16.48 for School District, \$2.38 for State Education, and \$2.97 for Merrimack County for a total rate of \$28.54. The property tax rate has dropped due in large part to a \$30 million dollar increase in the Town's net assessed valuation of property.

**The Town's Net Assessed Valuation increased from \$1,054,318,690 to \$1,085,097,061.**

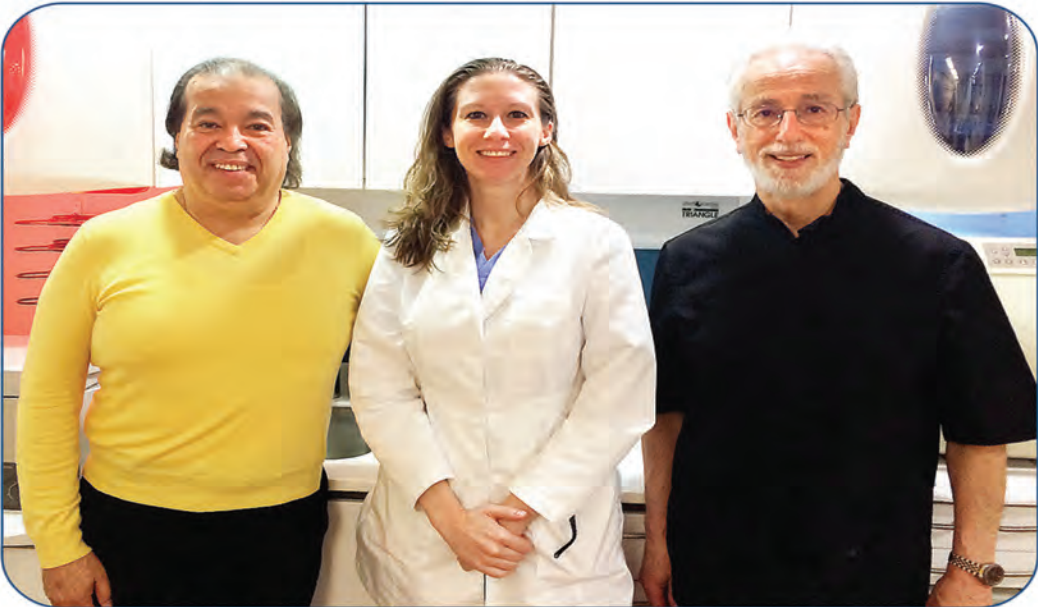
Dr Mostafa El-Sherif DMD.MSCD.PHD • Dr Stephen Rosenberg DMD

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

# All Your Dental Needs Under One Roof

**Our Team Offers:**

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



Dr Mostafa El-Sherif  
DMD.MSCD.PHD

Dr. Jacqueline Cash

Dr Stephen Rosenberg  
DMD

**603-224-1851**

410 South Main Street | Concord, NH | 03301 | [www.ULTIMATEDENTALCARENH.com](http://www.ULTIMATEDENTALCARENH.com)

We Accept Northeast  
**DELTA DENTAL**  
PPO

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

ULTIMATE-DENTAL-HALFPAGE



# CAPITAL IMPROVEMENTS REPORT CALLS FOR CHANGES

At the October 24 Budget Committee Meeting the Capital Improvements Plan was presented. The Capital Improvements Committee has worked hard over the past few months to improve the effectiveness of capital facilities programming in Bow. It is hoped that the improvements made during this time can continue to be refined and evaluated for their effectiveness in future years.

The CIP Committee believes that Bow has made great strides in process and format of the Capital Improvements Plan and is hopeful that the improvements have made a difference to the Planning Board, Board of Selectmen, School Board, Library Trustees and Budget Committee as they prepare budgets each year.

The committee suggests the following:

- Use the funds in the Bridge Fund Capital Reserve (\$272,544) established in 2009 toward the repair of the closed White Brook (Birchdale Road) Bridge Replacement.
- Change the name and purpose of the Highway Construction Capital Reserve Fund (\$449,335) established in 2003 and the Road Construction -I2 zone and Business Development District Capital Reserve (\$845,100) established in 1999 to the Bridge/Road Construction Capital Reserve Fund for the purpose of constructing, replacing and rehabilitating bridges, culverts and roads.

- The Town Meeting would vote to spend the money.
- School Board should consider revisiting and restructuring the current capital reserve accounts: Bow School District Middle and Elementary - \$235,900; Bow School District Paving - \$8,588; Bow School District HVAC - \$512,372; Bow High School Capital Improvements - \$142,439. Each of the schools should have their own capital reserve account with listed capital projects i.e. roofing, windows, HVAC, paving etc. with projected dates of replacement. Funds currently in reserves could be distributed to the new reserves. The CIP committee recommends a contribution on a regular basis to these accounts.

- Replace the current Parks and Recreation vehicle (sedan) with the Police Department's detective's vehicle due for replacement in FY16/17.

The Committee also made changes to the contributions to the Capital Reserve Accounts and these changes are depicted in the individual capital reserve spreadsheets in its report posted on the Town website.

Respectfully Submitted,

Michael Wayne, Chair; William Hickey, Vice-Chair; Colleen Hunter, William Oldenburg, Dik Dagavarian, June Branscom, Jeffrey Knight



**Ann Dippold**  
**REALTOR**  
CBR, LMC, GRI



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



*Residential Specialist*  
*Serving Bow & beyond...*

User friendly. Results driven. Professional.

## 4 LIGHTING OPTIONS THAT IMPACT YOUR HOME'S AMBIENCE

By Ann Dippold

Proper lighting isn't just about creating functional spaces; it can also add interest to an area. Rooms can feel bigger, brighter and more beautiful with the right lighting techniques.

Take your home from dreary to dramatic with these simple lighting tricks from the pros.

### Use Ambient Lighting for Overall Feel

Choose fixtures that provide sufficient brightness for the room's basic activities, like watching television, eating dinner or relaxing. Does the room have significant natural light?

If the area is primarily used during the day, take advantage of that sunlight and complement it with other sources, like recessed lighting, if more is needed.

### Install Dimmer Switches for More Control

The lighting required in the

family room when you're watching a movie is different than the lighting needed to work on a puzzle or kick back with a book. Use dimmer switches in rooms that serve multiple purposes to vary the lighting quickly and easily.

### Add Accent Lighting to Highlight Features

Accent lights draw attention to a room's focal point, such as a fireplace, artwork or feature wall. Options for accent lighting include recessed spotlights, track lights, sconces, uplights, and even some decorative table and floor lamps.

### Optimize Task Lighting for Specific Lighting Needs

Supplement ambient lighting with task lighting designed to provide light for a specific activity. Common places for task lighting include above the stove and countertops, on bedside tables and computer desks, and over bathroom mirrors.

*Nurturing the Free Spirit of Every Child*

*Qualified, Experienced and Dedicated Teaching Faculty*

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

**Call today to learn more:**  
**Casa dei Bambini (603) 227-9300**  
**Meeting House Montessori (603) 224-0004**

**Meeting House Montessori School**  
28 Logging Hill Road, Bow, NH  
(603) 224-0004  
[www.MeetingHouseMontessori.com](http://www.MeetingHouseMontessori.com)

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

**Get Your Fill at Cimo's**

**CIMOS**  
SOUTH END DELI

**250 South Street  
Concord, NH.**

**Call Us Today (603) 856-8020**  
Call Ahead For Pick-up



**DOLL HOUSE RAFFLE  
HOME FOR THE HOLIDAYS**



Friends of the Baker Free Library are sponsoring a raffle of this beautiful Victorian Dollhouse, donated and painstakingly decorated by the Granite State Miniaturists.

Tickets are \$5 each or 5 for \$20, and will be available starting at the Wreath Auction event at 7 p.m. on Saturday November 14, through December 19<sup>th</sup> at the Library.

The Dollhouse will be on display at the Library, so come in to take a peek, and take a chance on a new “home” for the holidays.

**"BOW GOES  
PURPLE"  
TOILETRY DRIVE**

**Collection Drive Ends  
December 4<sup>th</sup>, 2015**

Hello! My name is Mia Forrest and I am a senior at Bow High School. In our “Senior Seminar” class, we are asked to complete a project that provides education and assistance to our community. I chose to work closely with a non-profit organization named The Herren Project founded in 2011, by Chris Herren, former NBA Boston Celtics player who has previously suffered from substance abuse and the disease of addiction. The Herren Project provides a variety of services to help those fighting the disease of addiction. Visit: <http://www.theherrenproject.org> for more information.

My project will support their efforts by organizing a toiletry drive for recovering addicts being treated in local halfway and sober living houses. Project Purple’s main mission is to assist in-

dividuals and families struggling with the disease of addiction by breaking the stigma of addiction, bringing awareness to the dangers of substance abuse and encouraging young adults to make positive decision making. My goal is to collect three or more boxes filled by the Bow community with new toiletries to donate to The Herren Project. There are purple donation boxes at the community building in Bow, Bow High School and the Bow Elementary School.

**Items to be collected:**

- Hairbrushes, Combs
- Socks (men and women)
- Shower Shoes
- Deodorant (female/male)
- Toothbrushes, toothpaste
- Floss
- Towels
- Alcohol free mouthwash
- Feminine Products
- Shampoo/Conditioner
- Soap (body soap)
- Razors (safety)

If you have any questions, please feel free to email me at [mia4portsmouth@aol.com](mailto:mia4portsmouth@aol.com).



**SPRAY TANNING**



- \* *HEATED TO 98°*
- \* *AIRBRUSH TECHNOLOGY*
- \* *HEATED BLOW DRYING*
- \* *BLACK AND BROWN DHA*
- \* *PERSONAL CARTRIDGES*

**THE BEST OF  
BOTH WORLDS**

***VOTED #1 in CAPITAL AREA***

**TANNING BEDS AND BOOTHS**



***7 tanning options***



**\* 4 LEVELS OF TANNING**

**\* STATE OF THE ART EQUIPMENT**

**\$25 OFF ANY MYSTIC PACKAGE**

**BUY any 3 mo. Membership  
Get 4<sup>th</sup> mo. Free!**

**133 Loudon Rd.  
Concord, NH 03301  
223-6665  
[www.Turbotan.net](http://www.Turbotan.net)**



DUNBARTON NEWS



Acclaimed author  
to visit Dunbarton  
Dec. 1, 7pm

Dunbarton Public Library welcomes acclaimed investigative reporter Stephen Kurkjian for a discussion of his book *Master Thieves: The Boston Gangsters Who Pulled Off the World's Greatest Art Heist*.

Boston's **Isabella Stewart Gardner Museum** was the ultimate score. Its collections included priceless artworks by Rembrandt, Vermeer, Degas and others.

In 1990, 13 works of art valued at up to \$500 million were stolen off the walls, and 25 years of investigations have surprisingly yielded no arrests.

Stephen Kurkjian, one of the country's top investigative reporters, has worked on the case for 25 years, and his research has shed new light on the case.

He will take us into the inner workings of Boston gangs, and share his own versions of who, what and why.

Don't miss this compelling program!



LOST - BEST FRIEND

INDOOR-ONLY, NEUTERED MALE TUXEDO CAT MISSING SINCE 08/11/15. \$250 REWARD FOR INFORMATION LEADING TO HIS SAFE RETURN. IF SEEN, PLEASE CALL OR TEXT HIS MOM AT (603) 568-7741 ANY TIME DAY OR NIGHT. HIS FAMILY LOVES AND MISSES HIM VERY MUCH.

CLASSIFIEDS

HELP WANTED

**Immediate Opportunity  
Auto Body Estimator  
Leon's and J & L , Keene, NH**

Create and document accurate written estimates that can be presented to the customer and/or insurance company ensuring you're following the guidelines of the insurance company's policies and procedures. Re-create, audit and analyze written estimates from insurance companies. Create and document written supplemental damage estimates. Notify carriers in a timely manner. Negotiate repair times and other judgment items related to the repair with the in-

surance company. Work with a team of 7 auto body technicians guiding them on repairs as well as communicate with the customer from start to finish. Must have 3 + years of experience in vehicle damage analysis. Be strong in organization, communication, negotiation with the ability to adapt to daily changing circumstances. Knowledge of the CCC estimating program a plus! Full Benefits Package offered. Please stop in at Leon's and J & L, 600 Main Street, Keene to complete an application or email your resume to [jstromgren@autofixers.com](mailto:jstromgren@autofixers.com)

FOR SALE

Studio Close Out Sale

Oil paintings with museum style frames sold by original painter. Prices start at \$200. Contact A. Morena at [amorena@comcast.net](mailto:amorena@comcast.net) or call 603-715-1351.

**For sale** - Tufted navy blue sofa with electric controls to raise leg rests on two sides. Sofa less than one year old. Cost new \$1200. Best offer sale. Contact A. Morena at 603-715-1351 or [amorena@comcast.net](mailto:amorena@comcast.net)

The Bow Times  
IS AVAILABLE FREE ONLINE

If you want to see complete editions of *The Bow Times* go to [www.thebowtimes.com](http://www.thebowtimes.com) and click on Past Editions for a full page-by-page unrestricted view of the paper.

Click on Presidential Candidate Interviews for Carly Fiorina, Martin O'Malley, John Kasich and Marco Rubio as well as future interviews  
Pay for your ad online at [www.thebowtimes.com](http://www.thebowtimes.com)

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](mailto: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.




# Auto Rates

# 1.79%

as low as

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

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





## New Hampshire

FEDERAL CREDIT UNION

nhfcu.org | 603.224.7731 | 603.868.2085

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

To find out how to join NHFCU, visit [nhfcu.org](http://nhfcu.org) about us, how to join.



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

## Modern Woodmen

FRATERNAL FINANCIAL

Modern Woodmen, one of the nation's largest fraternal financial services providers, is looking for self-motivated individuals in the Merrimack/Hillsborough County area.

### Leadership Opportunity

If you're an experienced financial services representative or manager with a successful sales record, consider a district management career offering:

#### Financial Security

- Unlimited income potential – competitive personal and overwriting commissions
- Outstanding compensation program with monthly district development allowance
- Extensive benefits package.

#### Sense of Achievement

- Be part of a dynamic team
- Multiply your ability to help others
- Discover and nurture talent in others.

Call or send resume to:



**Don Legere, FIC, LUTCF**  
109 1/2 S. State St.  
Concord, NH 03301  
603-223-0044  
[Donald.M.Legere@mwarep.org](mailto:Donald.M.Legere@mwarep.org)  
[www.mwacareers.org](http://www.mwacareers.org)

# THE PIZZA MAN



# OF HOOKSETT

254 WEST RIVER RD. 03106

## 603-626-7499

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



### WE DELIVER TO ALL OF BOW



#### ASK ABOUT OUR GLUTEN FREE & VEGAN PIZZAS

### \$ 5 OFF

Any Order of \$ 40 Or More

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

### \$ 4 OFF

Any Order of \$ 30 Or More

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

### \$ 3 OFF

Any Order of \$ 20 Or More

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

### \$ 6 OFF

Any Order of \$ 50 Or More

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