

The Bow Times

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BOW, NH VOL 23, NO. 4 April 2016 FREE

TAX RATE DECLINES AFTER TOWN AND SCHOOL MEETING

The Public Safety Building passed at town meeting by a vote of 428-108. This was the culmination of years of discussion that began when the price three years ago was at \$7,700,000.

The expanded solar exemption on properties was also adopted at town meeting to increase the tax break from half of the cost of installation of solar to all of the cost being given a property tax break.

The renumbering and renaming ordinance was amended by a vote of 80-79 and the town budget as approved is \$40,000 less than the tax levy for the municipal budget four years ago in 2012.

At least \$300,000 was saved by having the selectmen

and budget committee support switching our dispatch center over to the Merrimack County Dispatch Center. The municipal budget went from \$7,275,739 down to \$7,084,139 – roughly a \$200,000 reduction over last year's budget. The school budget also declined from last year's \$17,887,682 to \$17,523,664.

Thus while budgets historically had increased to 2014 the impact of new selectmen and budget committee members had its ripple effect in reductions from the height of spending in 2014 to several hundred thousand dollars less in spending in 2016. The tax rate last year was \$28.54 per thousand and is now estimated to be down to \$28.10 for this year.

PUBLIC SAFETY BUILDING PROJECT IS UNDERWAY BY DAVID STACK

After an affirmative vote at the 2016 Annual Town Meeting, work began on the construction of the new Bow Public Safety Building. Town Forester Ron Klemarczyk and the loggers got right to work clearing trees on the property. As was discussed with project abutters and in public presentations, the lot was cleared of only those trees within the building footprint. A 100' buffer was maintained along the property lines, with the exception of the cutting of some large pine trees that were removed within the buffer to allow other trees to grow and provide a denser buffer.

The Department of Public Works assisted with the job of relocating stones from the stone wall along Knox Road in order to provide access for the cutting operation. The stones have been stored for incorporation into the landscaping of the site.

The Town is working with Gary Chicoine Construction, the project contractor, and their engineers to complete the site plan and secure an alteration of terrain permit from the State of NH, as well as approval of a storm water protection plan. The site plan will then be presented to the Planning Board for review and final approval. Because this is a design build project, floor plan designs will be changed as needed in order to construct the most functional and energy efficient building within the approved \$4,308,858 project budget.

The Town continues to benefit from the collective knowledge and input provided by Police Chief Erin Commerford, Fire Chief Dana Abbott, Emergency Management Director Lee Kimball and a number of citizens with years of construction experience. The Town is in the process of hiring a clerk of the works to assist to Town with providing project oversight. The tentative project schedule calls for site work to commence at the middle to end of May, assuming that all required permits and approvals are received by the Town.

If anyone has any questions concerning the project and the construction process, contact Town Manager David Stack at 228-1181 ext. 112 or townmgr@bow-nh.gov.

ROBIE'S COUNTRY STORE RE-OPENS

Longer than anyone reading this has been alive, historic Robie's Country Store in Hooksett has been around. First opened by the Robie Family in 1887, Robie's has been at the center of Hooksett life and helped usher in the NH primary as a pivotal event in national politics.

Robie's Country Store Historic Preservation Corp, which owns the building and historical artifacts, embarked on a search last year for new operators who could help realize the full potential of Robie's as a café, market, and center for the community.

That search lead them to Roots Catering owned and operated by Josh and Amber Enright. "We're thrilled to be a part of re-opening Robie's and we've quickly fallen in love with our customers," said Amber Enright. "Everyone has been so happy to see Robie's busy again and full of their friends and the smells of great food cooking."



A remodeled Robie's opened March 2 after the numerous political photo ops finished up in February. The menu has also been updated to reflect Josh and Amber's emphasis on fresh, local, and healthy. The market is full of NH made products from dozens of local artists, bakers, and craftsmen.

"These country stores were gathering places for selling local products. We've brought back that local connection. And, our food has always focused on fresh and healthy," said Josh Enright. That focus can be seen in choices like all-natural ham, bacon, and sausage from North Country Smokehouse in Claremont, coffee and espresso from small-batch roaster Java Tree

in Manchester, local, farm-fresh eggs, and many more local suppliers for the kitchen and market.



Amber and Josh Enright relocated Roots Catering into the Robie's kitchen within days of signing a lease. Amber Enright is a UNH graduate and former owner of Jewell and the Beanstalk (Manchester). Josh is also a graduate of UNH and former owner of The Rustic Leaf (Milford) and The Seedling Café (Nashua). Recently, Josh was the Executive Chef for LaBelle Winery and a chef at Hooked.

Now they are both making Roots at Robie's a destination for breakfast and lunch. Josh Enright commented "We updated the food with our own eclectic take on traditional, and the response has been great." Josh also stated that Roots at Robie's is available for evening room rental and have already booked a wedding, several birthday parties, association party, and other events. "It's a great space. People have been really happy to come in, hang out, run into someone they know, and enjoy some great food," added Josh.

Robie's is listed in the National Register of Historic Places and is the oldest continuously operated business in Hooksett having served locals, river traffic, mill workers, and rail traffic since it opened in 1887. Robie's importance as a NH Primary stop goes back to the 1950s and has continued for every Presidential election since, serving as a meeting place for major candidates visiting the state.

This year, the list of presidential hopefuls spending time at Robie's included Cruz, Rubio,

(ROOTS CONT. P. 2)

ARE THE RESULT OF LOW SPENDING

The Bow Times

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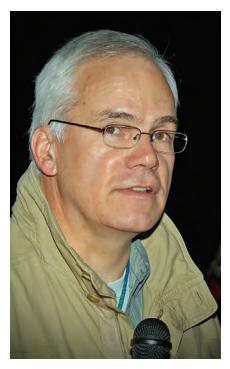
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BOW THANKS JACK CRISP FOR SERVICE



Jack Crisp was recognized at Town Meeting for his 10 years of service as Selectman.

During most of his 38 years of law practice Jack has managed his own office. He graduated from Franklin Pierce Law Center in 1978. Jack is a former President of the N.H. Bar Association.



To the Voters of Bow:

I want to thank you for letting me serve you as your next Supervisor of the Checklist. I am taking training to be sure that I understand how to keep the process secure. I am also very thankful for the service that Sarah Swenson gave to Bow with her 25 years of service. I am honored to be able to follow in her footsteps. Again thank you for your support.

Betsey Patten, 10 Erin Drive blpatten@hotmail.com

(ROOTS CONT. FROM P. 1)

Kasich, Fiorina, Christie, and many more. News crews from Fox, CNN, and several foreign news agencies set up operations and broadcast with the historic backdrop of political posters, photos, and buttons on the walls of Robie's. Roots at Robie's is located at 9 Riverside Street in neighboring Hooksett and is open M-F 6:30-6:00p, Sat 6:30-3p, and Sunday 6:30-2:00p.

OBITUARY



Constance (Nicholas), Counter, 85, passed away February 25, 2016, after a brief illness. She was born in Concord on December 13, 1930, the daughter of Louis and Clara (Blanchard) Nicholas. Connie was a graduate of Concord High School, Class of 1948 and was a long-time resident of Bow.

Connie was employed at the State Banking Commission Office and at the Department of Education for the State of N.H. for many years eventually retiring from the N.H. Pari-Mutual Commission as an executive secretary. She was organized and took pride in keeping a welcoming home. Connie's love for her family and friends was evident by her warm smile and heartfelt welcome. She was very active in the Bow Young at Heart Club and was an active parishioner of St. Paul's Church in Concord. She enjoyed many types of crafts, loved reading, traveling, flowers, and hosting family gatherings and loved spending time at the lake.

Connie is survived by her husband of 61 years, Robert Counter; a daughter, Sharon Litchfield and her husband Sherm, and a son Mark Counter and his wife Deborah, three grandchildren, Kelli Herrick and her husband Greg, Aaron Counter and Tyler Counter and four great-grandchildren, Leah Counter, Ethan and Ainsley Herrick and Michael Counter.

The Counter family genuinely thanks the wonderful team at Concord Hospital in caring for our beloved wife and mother.



STANDING OVATION AT TOWN MEETING



There was a standing ovation at Town meeting with recognition of Susan Stevens and Sara Swenson after 12 and 25 years as Supervisors of the Checklist.

SOME OBSERVATIONS ON THE TOWN MEETING

The success of the Public Safety Building is in part due to the dedication of the taxpayers who had voted down previous higher spending levels for the building. By not rushing into something three years ago at \$7,700,000 the taxpayers have been able to get a building at approximately half that price.

An example of the change is that the 30 lockers that were in the original proposal for female firefighters are not in evidence in the current plans for the public safety building. When you only have one female firefighter it is very hard to justify 30 lockers for women. These and other frills were taken out of the building design and that led to the increase in support.

Kudos also go to Selectmen Colleen Hunter and Budget Committee Member Jeff Knight who worked so hard to bring together a good team of taxpayers as well as users of the facility.

Many were amused by the quick turn around by the Selectmen from the Community Building being a "60 year old unstable tear down" to a "structurally sound building well worth saving." What a difference a bond vote makes in the condition of the building! Kudos also go to John Heise, the Chairman of the Budget Committee, who forged a good coalition to reduce the school and the town budgets and initiate changes to the healthcare system that will hopefully blunt the huge increases looming for insurance costs for our town and school employees.

The defeat of SB2 for the school budget is not the last that issue will be heard of. The falloff in the vote at town meeting from the vote on the safety building of 428-108 for a total of 536 voters reflects the fact that later votes at night are going to have fewer voters. For instance the renaming/renumbering ordi-

nance only had a total vote cast of 159. Thus almost 400 people had left the meeting by 10:30 when the renumbering/renaming ordinance came up for discussion. That is why people feel that you get a more representative and broader vote under SB2 than you do when things come up at 10:00 or 11:00 at night on a week night.

One negative at town meeting was the game playing by town legal counsel, Paul Fitzgerald of Laconia, who raised an issue concerning Petitioned Warrant Article # 20 for \$449,000 in highway funds to be used to reduce the cost of the public safety building. While he was asked at the last minute by one selectman to inject himself into the debate it would have been better policy to have at least called me on behalf of the petitioners to suggest need for a change.

This sharpshooting at town meeting is what one longtime voter called "a triumph of manipulation over transparency."

In the future if there are issues with warrant articles town counsel should bring them to the attention of the interested parties before town meeting so that time is not wasted with floor amendments and the meeting could proceed in a more regular order. This paper hopes the selectmen will not allow a repeat of that stunt to occur in future years because town counsel reports to them.

A recommendation for future town meetings is to have a podium at the front of the hall so that citizens presenting petitioned articles could be on a level playing field with the town officials who have the advantage of speaking directly to the entire hall. This would make for better communication than having to stand halfway up the room on either side.

Again, whether one agrees or



ELECTION SEASON 2016

By Lisa Cohen, Supervisor of the Checklist

What an incredible turnout for February's Presidential Primary with over 4,000 registered voters coming out to vote! Town Elections saw just over 1,500 voters, which is about average. The lines for the Primary were very busy and steady all day long, with the heaviest traffic at the beginning and end of the voting day. The Supervisors registered over 300 new or newto-Bow voters on Election Day. Thank you all for your patience and cooperation!

Even though the State Primary isn't even on your radar, the Supervisors would like you do one thing before the next round of elections: please confirm your information on the Voter Checklist. There is a checklist posted at Town Hall in the entryway and a checklist posted inside the Community Center near the front entrance.

Please check for the following:

- 1. Name Is your name spelled correctly? Has your name changed due to marriage or divorce? Is your name hyphenated?
- 2. Address Is your address correct? If your street has been recently renamed or renumbered, we may not have received a notice of change.
- 3. Party Affiliation Your party choices in NH are Republican, Democrat, or Undeclared. Due to the long lines at the Pri-

mary, many of you did not return to Undeclared status.

If you would like to change your party affiliation before the September 13th Primary, you must do so by May 31st.

To make any of the above changes to your registration, you may visit the Town Clerk's office during regular business hours or come to the next meeting of the Supervisors of the Checklist on Tuesday, May 31st from 7:00pm to 7:30pm in Meeting Room B at Town Hall.

Some of you have noted that there are names on the checklist of people who have moved out of town or passed away. A name cannot be removed from the checklist without the Supervisors receiving proper authorization or without giving proper notice according to the statutes laid out in RSA 654. When a person passes away in New Hampshire, we receive notice from Vital Records. When a person moves out of Bow, we receive notice from the next voting district in which they register. We do our best to keep up with the change notices and follow up on information about people who are no longer eligible to vote in Bow.

If you have questions about registering to vote, changes to the checklist, or elections in the Town of Bow, please visit the Town Clerk's office or send an email to the Supervisors of the Checklist at checklist@bow-nh. gov.

disagrees with a given petitioned article, the democratic process should put everyone on a level playing field. Despite these concerns both meetings were well attended and well behaved. Bow should be proud that the level of discourse was not personal or vindictive, but thoughtful and constructive.

Editorial by Chuck Douglas

For a free press Je suis Charlie



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OUR MOST RECENT STORMS

By Gary Nylen

The Bow Heritage Commission is seeking information, stories, and pictures relating to Our Most Recent Storms. Bow has had several storms and weather incidents over the past forty years. Record snowfalls, floods, ice storms, wind storms, and other incidents that are notable and should be of interest to all. Our Police, Fire, Emergency Management, Highway, Selectmen, citizens and others have seen some real weather incidents. The storms of the 30's come to mind and much has been written about these great floods in our history books. The Bow Heritage Commission is in possession of much documentation and photos of these incidents.

Several members of our BHC were recently asked what we could do to produce some recent information, book, pictures, stories about our most recent storms. Janet Shaw, a long-time Bow Heritage Commission member, came up with the idea of writing a book for our residents who were involved with

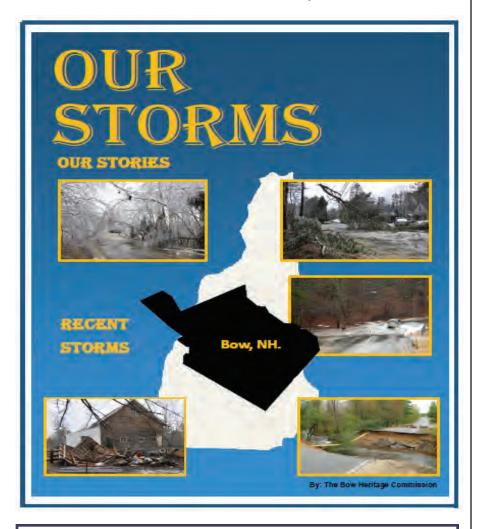
these storms.

The stories are amongst us all and it would be nice to have this history expressed by those who "saw it all." A sample of the cover is shown below. This is your book and we need your help! Please send us your stories and pictures. We will work with you to put the information into our new book. We can digitize pictures and get your story of your involvement in these storms.

Please Contact Us:

Gary D. Nylen Chairman 603/496-5239 gary42bow@comcast.net Faye Johnson Sec. 603/228-8149 fjohnson915@myfairpoint.net

The Bow Heritage Commission meets on the second Tuesday of every month at our meeting room located in the Town Office Building on 10 Grand View Road, Bow. Drop us a line or let someone know your story so that we can make you part of our history.



Storms of Interest

Snow Storm - November 27-28, 2014 Wind Storm - February 26, 2010 Ice Storm - December 12-14, 2008 Snow Storm - December 31, 2007

Heavy Rain with local road erosion - April 24, 2007

Flood - April 16, 2007 Flood - May 15, 2006 Misc. others - 2002-present

ANNUAL TOWN & SCHOOL DISTRICT ELECTION MARCH 8, 2016, RESULTS

SB#2	Yes	No
	661	790*
OFFICE	CANDIDATE	Result/ winner ³
School Board Member	Robert Louf	918*
1720111001	Ginger Fraser Kathy Garfield	765 826*
Selectman	Christopher Nicolopoulos	1019*
	Colleen S. Hunter	1076*
Budget Committee Member	Dominic Lucente John R. Heise	972* 989*
Town Moderator	Peter F. Imse	1231*
Trustee of Trust Funds	Mary Beth Walz	1147*
Library Trustee	Converse Peirce Hunter	1161*
	Christine Carey	1188*
	Bennette Pizzimenti	1156*
Supervisor of the	Betsey Patten	648*
Checklist	Judith V. Goodnow	441
	Beth Titus	1179*



PRESIDENTIAL PRIMARY FEBRUARY 9, 2016

Donna Deos and Mike Griffin (above)

A Young voter learning the process early? (right)

Many thanks to Eric Anderson for his photograpic expertise!



Bead It! Can't be Beat!

By Christine Nordlund

You walk in and are overwhelmed by the abundance of beautiful, unique, and interesting beads surrounding you. Bead It! has been inspiring locals (and not so locals) to make their own custom jewelry for nearly 13 years.

The shop, located at 146 N. Main St. in Concord offers a huge variety of beads from all over the world as well as jewelry supplies, classes and walk-in help.

Not sure where to start? Just find a bead that you love and build upon that. Putting beads on a string is the easy part. The fun, and sometimes challenging part, is playing with beads of different colors and textures and seeing how they play together. Still not sure what to do? The knowledgeable staff at Bead It! will help you. Once you've selected your beads, sit at one of the work tables and they'll get you going.

Why do people love beading so much? Because the whole world goes away! Got problems, something on your mind, stuff stressing you out? Enjoy some bead therapy and change your mood for the better. At Bead It! fun is the number one priority, because if you are making jewelry, it should be joyful!

There are great health benefits from beading: decreasing stress; restoring a sense of self; improving fine motor skills, visual perception and cognitive skills; lowering blood pressure; and increasing energy levels.

Mother and daughter team, Donna and Christine Nordlund, started the shop together in 2003. Donna teaches most of the classes.

Come to one of their sched-

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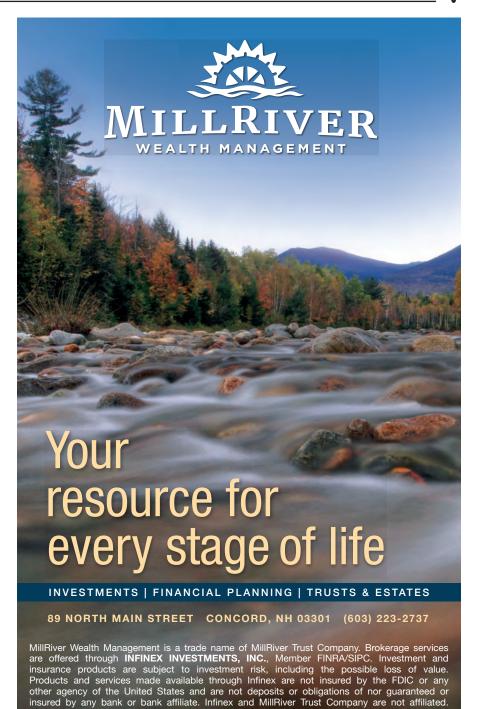
uled classes or set up a time for private lessons (you won't find better class prices anywhere!)

Chris searches the earth for beads and treasures that will make you feel special and stylish

Chris says, "beading is such a nice thing to do with different generations ... some days we'll have an 18 year old young man making a gift for his girlfriend, sitting and talking to a 70 year young woman weaving a bracelet, sitting across from a mom and her kids.

Where else would these strangers ever meet and share ideas and time? We love how our shop brings the community together."

If you are looking for something to do with your friends, family, or just feel like pampering yourself, Bead It! is the place to go and all Bow Times readers are welcome!



ANNUAL DUNBARTON ENERGY FAIR By George Holt

The Dunbarton Energy Committee and Transition Dunbarton are sponsoring the Annual Dunbarton Energy Fair on Saturday, April 23, 2016 at the Dunbarton Elementary School Community Center from 9:00 AM to 4:00 PM. There is no charge to attend and everyone is welcome. The fair will feature a gymnasium full of energy-related vendors coupled with topical workshop sessions held throughout the event and educational games for children. According to John Stevens, Chairman of the Dunbarton Energy Committee, "We have purposely timed this event after we have survived the colder weather and before we forget it. We're reaching out to our neighbors in surrounding communities with the hope of attracting lots of interest."

For more information, like us on Facebook (Dunbarton Energy Committee - https://www.facebook.com/pages/ 195961943752074) or on our web page at: http://www.transition-dunbarton.org/projects/energy-fair/. Questions, contact us at our email: energy@dunbartonenergy.org.



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ABOUT MAPLE SYRUP

By Bruce Treat

I built my sugarhouse on Brown Hill in 2004 and designed it to look like a Swiss hay barn. I cut the oak over story out of my woodlot and developed a small sugar bush. My father-inlaw found me a used wood fired evaporator in Northumberland. Despite a healthy respect for technology, I had no idea just how far and fast maple production had evolved. Production techniques were so efficient that I soon needed more sap than I could produce. I now tap my orchard and five other orchards within two miles of the sugarhouse.

All these orchards were in production in the 1800's only to be abandoned in the 1900's to await my reclamation in the 21st century. I tap four trees in excess of 40 inches in diameter which also produced maple syrup for the local residents in the 1850's. However, today I only produce a small fraction of the maple syrup made and consumed by our community 160 years ago in New England's agricultural heyday.

Folks visiting my sugarhouse are always surprised when I tell them North American maple production peaked in the 1850's. And, it was not until the early 1870's that the price of cane sugar dropped below the price of maple sugar. But prior to 1900, maple sugar was a New England necessity, for it was a very long, cold winter with the three sisters - corn, beans and squash - without a sweetener.

Unfortunately today, chemically produced high fructose corn syrup has replaced cane sugar as America's sweetener of choice.

It is a popular and quaint myth that maple syrup is made by boiling maple sap. Today ma-



ple sap is squeezed by reverse osmosis. Cold sap is pumped under high pressure against a membrane dense enough to stop a sugar molecule yet porous enough to allow a smaller water molecule to pass. The squeezed water is discarded and the resulting concentrated sap is then boiled down to syrup. The old rule of thumb of forty gallons of sap to make one gallon of syrup, is now less than ten concentrated gallons, and in large commercial operations less than 4 gallons of super concentrate, are boiled to make one gallon of syrup. Surprise: New Hampshire is a net importer of maple syrup because less than 1% of our maple trees are tapped and most of that is factory product blended maple syrup being factory produced in Vermont and Quebec.



Since the 1970's the Governor of New Hampshire has ceremonially tapped the first maple tree of the season using a hand bit brace. The New Hampshire Maple Producers Association, which represents over 400 family sugarhouses, always invites local school children to assist the Governor. This year our sugarhouse was selected to represent the many small NH family operations producing and bottling maple syrup by the individual runs, where the quality is easily distinguishable from the blended maple syrup being factory produced in Vermont and Quebec, the sources for much of the maple syrup consumed in New Hampshire.

ONE-STOP LENDING.





7 Tips for Improving Your Credit Score

By Mary Sullivan

Generally, when one has a good credit score, it opens up more lending programs and options for a borrower. It's no surprise that lending programs and decisions are based in part on your credit score. The higher the credit score, generally the better the interest rate offered, and the lower the associated fees paid for a loan. An important step to finding a home, whether you're renting or buying, is ensuring that you have a good credit history. Here are some suggestions for a better credit score:

Request a copy of your credit score report – and make sure it is correct

Your credit report illustrates your credit performance, and it needs to be accurate so that you can apply for other loans – such as a mortgage. Everyone is entitled to receive a free copy of his or her credit report annually from each of the three credit reporting agencies, but you must go through the Federal Trade Commission's website at www. annualcreditreport.com, or call 1-877-322-8228. Note that you may have to pay for the numerical credit score itself.

Set up automatic bill pay

Payment history makes up 32 percent of your VantageScore credit score and 35 percent of

your FICO credit score. The longer you pay your bills on time, the better your score. Avoid missed payments by setting as many of your bills to automatic pay as possible.

Build credit through renting

VantageScore's scoring model, created by the three major credit bureaus, will now weigh rent and utility payment records. This will allow it to score as many as 35 million people who previously couldn't get a credit score.

Keep balances low on credit cards and 'revolving credit'

Racking up big balances can hurt your scores, regardless of whether you pay your bills in full each month. You often can increase your scores by limiting your charges to 30 percent or less of a card's limit.

Apply for and open new credit accounts only as needed

Keep this in mind the next time a retailer offers you 10 percent off if you open an account. However, if you need a new line of credit, don't jump at the first appealing offer; compare rates and fees offered through mail solicitation, on the Internet or at your local bank.

Don't close old, paid off accounts

According to FICO, closing accounts can never help your score and can in fact damage it.

Talk to credit counselors if you're in trouble

Using legitimate, non-profit credit counseling can help you manage your debt and won't hurt your credit score. For more information on debt management, contact the National Foundation for Consumer Credit (www.nfcc. org).

Phone: (603) 227-6011 E-mail: msullivan@sugarriverbank.com Mobile: (603) 477-7891 NMLS #560924 Equal Housing Lender

FREE THE BOW TIMES VOL 23, NO. 3 **April 2016**

TOP FAT BURNING FOODS

By Jim Olson

Avocados

Avocados may have a bad reputation for being high in fat but the truth is they are a super healthy food that contains the necessary fats your body needs to function properly and regulate fat burning. The fats in avocados aid in decreasing inflammation, increasing nutrient absorption, appetite, controlling regulating fat burning hormones. Additionally, they are packed with fiber, antioxidants, and vitamins.

Get creative with avocados to spice up a variety of meals. Try topping salads, sandwiches, or burgers with avocados. Swap them out for your mayo. Add them to smoothies or make sides such as guacamole or avocado dip.

Coconut Oil

Coconut oil originally had a bad reputation of being unhealthy due to its high saturated fat content but the truth is that some saturated fats, like those



Jim Olson

in coconut oil, are easily utilized and broken down by the body. All this really means is that the fats in coconut oil are easily used as energy rather than stored as fat so you don't have to worry about this oil increasing your waistline. Furthermore, coconut oil has the added benefits of increasing your metabolism and supporting your immune system.

Coconut oil is great to cook

or bake with due to its high smoke point. Many other oils can burn much more easily when cooked at high heats and so they can easily go rancid. Coconut oil also has a tasty light flavor. It can easily be added to smoothies or used to make healthier versions of your favorite desserts.

Pastured Eggs

Whole eggs are packed with healthy fats and necessary vitamins, so if you're throwing out the yolks to eat just the whites, it may be time to quit throwing away the most nutritious part of the egg. Eggs are a very nutrient dense food that provides Vitamin A, Vitamin E, healthy Omega-3 fats, and protein. Most importantly, the lecithin found in eggs helps the body to digest unwanted fat and cholesterol.

But don't just settle for any type of egg! The most nutritious eggs are going to be from chickens found roaming around outside and eating their natural diet, so look for pastured eggs

from your local farmers market or health food store. Eggs can be spiced up with a variety of herbs or veggies for a tasty meal.

Organic Grass Fed Beef

Organic grass fed beef from the local farmers market or health food stores is loaded with healthy Omega-3 fats and Conjugated Linoleic Acid (CLA) from their natural diets of grass. Omega-3's help reduce inflammation and boost brain function so you feel more energetic and focused. Additionally, the CLA's help build muscle and burn fat. So, as long as the beef comes from cows that are grass fed, hormone free, and pesticide free, you don't have to feel guilty about grilling a steak or making a tasty hamburger. It can even help you reduce your waistline.

Kale

Kale is an exciting vegetable that often gets forgotten about.

(FITNESS CONT. P. 9.

— *the* —— INDIVIDUAL **FITNESS** LIFESTYLE **MAKEOVER**

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FIRST GENTLEMAN SPEAKS TO MEN'S CLUB



Ray DeCorse and Tom Hassam

New Hampshire's First Gentleman, the husband of Governor Maggie Hassan spoke to the Men's Club on March 24.

He discussed his "Help Out New Hampshire" tour and asked questions of Men's Club members as to the kinds of activities they are involved in. Tom Has-

557-9083

san pointed out that New Hampshire is "an all hands on deck state" and every day people are active across the state doing volunteer work at soup kitchens or a burst of activity over a weekend with Habitat for Humanity.

He also discussed the challenges teenagers have with temptations on the internet and the opioid problem as well as the cost of higher education for our young people.

Tom was Exeter's 14th principal and during his 24 years there he served as both assistant and acting principal, taught mathematics and junior studies, served as dorm affiliate and advised student organizations, including Best Buddies and the Random Acts of Kindness club.

Tom received a B.A. degree from Brown University and M.Ed. and Ed.D. degrees from the Harvard Graduate School of Education.



At the conclusion of the meeting Rob Hollinger(r) and Mark Dartnell(l) were recognized by President Warren Perry for their service as Presidents of the Men's Club.



BOW PARKS AND RECREATION OFFERS FUN FOR ALLAGES

Looking for activites for the youngsters? Programs start in May so sign up early.

Cultivate your child's interest in Art, Archery (7 years and older), Granite State Track and Field; Kindergarten Lacrosse, Ages 4-5 Lacrosse, Grades 1-2 Lacrosse, Kindergarten and Preschool T-Ball or tennis, to name a few.

Programs for adults too!

Call 228-2222 for information.



Call These Local

Businesses



can be a Drag

BOW POLICE LOG

February 2016 Stats

Arrests- 9
Motor Vehicle Stops- 130
Warnings- 105
Citations- 25
Accidents- 15
Parking Tickets- 8
Restraining Orders-0
Incident/Investigation Reports56

February 2016 Arrest Log

02/06 - Peter S. Gonzalez, 44, of 18428 Aguiro, Roland Heights, CA, was arrested for theft of lost or mislaid property.

02/16 - James Lamontagne, 27, 14 Harrison St, Apt#17, Manchester, was arrested for conduct after an accident.

02/17 - Joseph D. Hurd, 22, 204 Center St, Groveland, was arrested for driving after revocation or suspension and operating a motor vehicle with a suspended registration.

02/19 - Henry E. Pineault, 20, 261 Cypress St, Apt#2, Manchester, was arrested for driving after revocation or suspension.

02/20 - Ryan Connors, 23, 26 Colonial Dr, Londonderry, was arrested on a bench warrant.

02/21 - Jeremiah R. Goodbread, 38, 129 Fisherville Rd, Apt#39, Concord, was arrested on a warrant.

02/26 - Wigerto Burgos, 55, 346 Bear Hill Rd, Apt #12, Henniker, was arrested for driving after revocation or suspension; Craig Cady, 47, 9 Rand Rd, was arrested for domestic violence (assault) and simple assault.

02/28 - Cassandra Winter, 26, 7002 Lake St, Loudon, was arrested on a bench warrant.



March 2016 Stats

Arrests-21 Motor Vehicle Stops-111 Warnings-99 Citations-12 Accidents-10 Parking Tickets- 25 Restraining Orders-1 Incident/Investigation Reports-

March 2016 Arrest Log

03/05 - Alyssa A. Costa, 26, 1092 Gorham Pond Rd, Dunbarton, was arrested for driving after revocation/suspension and operating a motor vehicle with a suspended registration; Cameron A. Mayo, 18, 2 Nancy Drive, was arrested for possession of controlled drugs.

03/06 - Shane C. Barriere, 29, 53 Robert Rogers Rd, Dunbarton, was arrested for driving while intoxicated and possession of controlled/narcotic drugs.

03/08 - Lugano Yared B. Mondragon, 31, 14 McGuigan St, Goffstown, was arrested for simple assault (x2) and disorderly conduct.

03/09 - Robert R. Bannister, 82, 11 Bettys Lane, was arrested on a warrant.

03/10 - A juvenile was arrested for simple assault.

03/11- Keri A. Wallwork, 39, 926 Rte 3A, Apt#6, was arrested on a warrant.

03/12- Ross Lewis, 20, 43 Belmont St, Manchester, was arrested on a warrant; Kyle S. Richardson, 20, 22 Precourt St, Manchester, was arrested for possession of controlled/narcotic drugs; Allen W. Downs, 30, 10 Sandquist St, Concord, was arrested for aggravated driving while intoxicated, operating as a habitual offender, and transporting an alcoholic beverage.

03/14 - Naseef F. Bryan, 24, 235 Mitchell St, Apt #2, Manchester, was arrested for driving after revocation/suspension and operat-

(FITNESS CONT. FROM P. 7)

It's an excellent source of Vitamin C, Beta Carotene and is even high in Calcium. Kale and other leafy greens are great for the immune system and for the skin. As a fat fighter, kale helps fight estrogen compounds, which can contribute to increased belly fat, the worst kind of fat for your health.

Kale is great to add to salads, but you can also make it more interesting by adding it to smoothies, juicing it with other fruits and vegetables, or by baking some yummy kale chips with some coconut oil.

Would You Like Some Help with Your Fitness? Would you like to improve your body and/ or overall fitness? Are you ready to look better, feel better, increase your self confidence and improve your overall quality of life?

Please feel free to call or email me now and I would be happy to help you with anything that you need. Do you have a friend or friends that may enjoy the information in this newspaper? Please feel free to forward to any of your friends that may like this. Referrals are always appreciated and always rewarded. Thank you and have a fantastic day!



ing a motor vehicle with a suspended registration.

03/16 - Paul R. St. Jean, 37, 58 DW Highway, Apt 5, Boscawen, was arrested for simple assault (x2).

03/20 - Brian E. Poole, 19, 13 Crockett Dr, was arrested for simple assault, domestic violence assault, unlawful possession of alcohol, and criminal mischief. A juvenile was arrested for unlawful possession of alcohol; Levi Faust, 24, 11 School St, Boscawen, was arrested for driving after revocation/suspension, disobeying an officer, possession of drugs in a motor vehicle. 03/21 - Lance Boudreau, 29, 4 Elmwood Ave, Concord, was arrested for driving after revocation/suspension and operating a motor vehicle with a suspended registration.

Eastman St.

03/30 - Thomas Kourtis, 20, 17 Erin Dr, was arrested on a warrant; Manuel J. Jones, 19, 24 Grandview, Apt#C, was arrested for issuing bad checks. There was one involuntary emergency admission during the month of March.





By Attorney Ben Kiniry

For years now the Veteran's Administration (VA) proposed a number of significant changes to the "Veteran's Pension" or what is also often referenced as the "Aid & Attendance" pension or program. New rules are forthcoming later this year in an effort to clarify some of the issues that have historically led to inconsistent decisions, but the proposed changes will also make it difficult for our veterans to be eligible for this valuable benefit.

What is the Veterans Pension?

The VA helps Veterans and their spouses who have lowincome (can be higher income offset by unreimbursed medical expenses) with supplemental income, or in other words, a taxfree monetary benefit.

For example, the VA pension can provide a wartime veteran with up to \$21,456 per year (\$1,788 per month) to cover care at home or in assisted living. The surviving spouse of the veteran can receive up to \$14,352 per year (\$1,196 per month). However, there are three levels of benefit: Basic Pension, Homebound and Aid and Attendance. The numbers above are under the Aid



and Attendance, which is the highest level.

Who is Eligible?

A veteran must have at least 90 days of active duty service, with at least one day during a wartime period, as set by law. Also, the veteran must be age 65 or older, or totally and permanently disabled, or a patient in a nursing home receiving skilled nursing care, receiving Social Security Disability Insurance, or receiving Supplemental Security Income.

The VA places limits on the amount of assets the veteran and/or the veteran's spouse can retain and still qualify for the VA pension. If the veteran is over the asset limit, he or she can spend them down to the allowable limit or transfer assets out of his or her name (yes there is a trust for this, often referenced as a Veteran's Asset Protection Trust (VAPT)). Once the spend down has been accomplished, the veteran can apply for the benefit in the following month. In some cases, the veteran needs to be receiving help with the activities of daily living, which include: bathing or showering, dressing, eating, getting in or out of bed or a chair, and/or aid with the wants of nature.

In my experience, the typical client is experiencing a decline in health and is paying others to help out around the house and with some of the activities of daily living discussed above. The out of pocket, non-reimbursed, expenses start adding up quickly. The veteran may or may not need to conduct some type of spend down or transfer of assets. The veteran applies for and receives the benefit, which helps the veteran slow, or even stop, the depletion of his or her assets, and is therefore able to maintain a better quality of life.

Why is time running out?

Historically, the VA has not imposed what is called a "look-back period" on asset transfers. Look-back periods have been utilized by the Medicaid program for many years (current look-back period is five years). One of the proposed and likely changes to be implemented by the VA is such a look-back period.



The proposed look-back is three years with a penalty period of up to ten years. The penalty period is imposed if you make a transfer of assets in the three-year period prior to applying, then you will be disqualified from receiving the benefit for a period time based on value of the assets transferred (The penalty will be determined by dividing the value of the transferred asset(s) by the maximum annual pension rate the veteran would have otherwise qualified for).

Another proposed change is the limit on the amount of a veteran's net worth. Historically, the VA never gave an exact asset limit, but the most commonly mentioned asset limit (more of a guideline) was stated to be \$80,000.

The proposed rules will track the Medicaid's programs maximum community spouse resource allowance, which is currently \$119,220. At first glance this seems to allow for a higher net worth, however, the veteran's annual income will be added to their actual net worth to reach the \$119,220 limit. The other significant change has to do with the veteran's residence. Under the new rules the veteran's net worth would not include the value of his/her primary residence along with an area not to exceed two acres of land. Extra land would disqualify the veteran, however, there are some exceptions that will aid many veterans in retaining the exemption. If the residence is sold, the proceeds are countable, unless utilized to purchase a new home within one calendar year of the sale.

I'm a veteran, do I qualify?

Who can aid a veteran with determining whether or not they

qualify for the Pension benefit? The VA provides Veteran Service Officers to aid veterans for free in evaluating their particular situation. They are, however, limited in any planning that could be done in preparation for submitting an application.

Who else can help? Attorneys who have been accredited by the veteran's administration. I have been accredited for many years and am happy to report that I have helped many of our heroes acquire the VA pension benefit. If you are a veteran, then you have earned this benefit. Don't delay if you're considering applying, act now so you can take advantage of the current eligibility requirements.

If you're not sure, let us help you figure out whether or not you qualify for this almost too good to be true financial benefit.



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

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Evening
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Minimal Cost \$7.50
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At 848-2949

TRAVEL TALK BY CHASE BINDER

TRAVEL IN A TIME OF TERRORISM

Back in December, in the wake of the Paris attacks, I highlighted several programs that can help should you or your loved ones find yourselves in close proximity to a terrorist situation abroad. Here we are again, just a few months later, and the Brussels attacks have Bud and I once again thinking carefully about future travel plans. As much as we have traveled, it's sad and frustrating for us—but probably more so for other baby boomers who have been waiting decades for retirement so they can travel.

Should we all stay home? On the one hand, Bud and I say no way! We may have been to 94 countries around the world, but we are *not* done exploring. On the other, the thought of traveling and being caught in a terrorist attack is scary. Very scary. What to do?

Rearrange Your Bucket Lists—places we want to see, adventures we want to have, cultures we want to explore before it's too late. Take a look at your list and see if you can't move some destinations up a few notches and defer others until the travel climate recovers. Terrorists seem to be concentrating on "soft targets" in major European capitals...places where crowds of people gather to shop, drink & dance, and use public transporta-



Chase Binder

tion to go about their daily lives. So if London, Paris, Rome, Amsterdam and the like are high on your list and Central and South American countries are further down, consider switching them out.

This can be a great strategy for several reasons. First, there's the cost—truly elegant hotel rooms in Panama City or one of the many resorts towns along the coast of Chile can be had for around \$150, including breakfast and taxes. A 4-course meal at high-end restaurant can run well under \$75 for two, including a bottle of wine. In London or Paris, prices would be double and triple that. Then there's traveling along the north-south axis, which is much less taxing in terms of jet lag. You don't switch time zones, so have little or no "recovery time."

And if you're a history buff or love dramatic landscapes and

interesting cultures, Central and South America have tons to offer-Buenos Aires is full of music and dance and lovely architecture. Chile has iconic seaside towns like Valparaiso and Vina del Mar, not to mention Patagonia. Peru has Machu Piccu...and don't forget the Amazon and the Galapagos. Costa Rica is friendly, peaceful and chock-full of rainforests, volcanos, monkeys and fabulous birds. Panama has the canal, cosmopolitan cities, jungle-draped mountains and more. And who doesn't want to see Cuba?

Think Outside the Box: If you just can't resist Rome or have your heart set on France, the UK, or just the idea of being in Europe, why not travel outside the main corridors? Forego Heathrow and Charles de Gaulle airports. Fly into lesser-known cities like Manchester (UK) or Nice. Fly into Milan instead of Rome or Prague instead of Berlin. Explore local B & B's, castles and museums. Sample real farm-to-table eateries. Instead of using trains and metros, rent a car and drive (oh, how we love road trips!) or even hire a driver with the money you're saving by staying outside of the city. This way of traveling is a type of FIT (Foreign Independent Travel) and can keep you far away from many of Europe's soft targets. If you're reluctant to arrange it yourself, the staff at NH's own Penny Pitou Travel in Laconia

(pennypitoutravel.com, 800 552-4661) are superb at soup-to-nuts itineraries and arrangements.

You can look for inspiration on websites of your favorite airline. Instead of searching for flights to a given city, browse through their destination maps. Most often these are found under the "Where We Fly" tabs. Once you find an alluring city, look for schedules and itineraries that have nonstop flights from Boston, or route you through Iceland, Dublin or another more obscure destination. Airline options are easy to find using the filters on sites like cheapoair.com, kayak. com and many more.

Don't forget Europe has wonderful destinations that tend to be less of a target these days—Ireland, Scotland, Norway, Sweden and Finland. They won't save you money but might bring you peace of mind.

Hello North America! If all of this still sets your nerves a-jingling, but you can't give up the idea of real travel, what about Canada? Canadian cities have the feel of a truly foreign destination—and guess what, Canada is indeed another country! I dare you to go Montreal or Quebec and not feel transported! Vancouver, Victoria, and Toronto all offer diverse cultural experiences, but also a sense of security and comfort. Begin at destinationcanada.com.

Happy Travels!

"TASTE OF BOW SPIRIT" RAISES OVER \$7,500

The 2nd Annual "Taste of Bow Spirit" Wine & Beer Tasting and Silent Auction raised over \$7,500 this year.

We'd like to thank all of our guests, sponsors, and donors as

their support helps us continue our mission of enriching the lives of all Bow High School Athletes. Their support is significant in helping us achieve our goals of increasing community participa-





tion at sporting events, raising vital funds for equipment and athletic field improvements not included in the school's athletic budget, recognizing our athletic leaders and championship teams and awarding scholarships to seniors as they conclude their time

at Bow High School.

It is because of everyone's support that we are making a difference in developing well rounded community members and leaders of tomorrow with the best athletic experience possible.

BOW GARDEN CLUB

By Joyce Kimball

BOW GARDEN CLUB PROGRAMS -2016

May 9th - "Creating Pollinator Habitats" - The Bow Garden Club's May 9th membership meeting will feature the educational program "Pollinator Habitats" presented by Beekeepers Sean Smith and Sam Jennings of the Best Bees Company, based in Boston, MA. The beekeepers will discuss how to create pollinator havens in our gardens and back yards and will identify the native flowering species of plants that honey bees love and the flowers we should plant to ensure continuous blooms throughout the growing season. The presenters will also explain why we need to help these pollinators by creating ideal habitats for them.

The bee keepers will talk about the fascinating world of honey bees and will be bringing along the "tools of their trade", including a handcrafted beehive. They will also have some local, raw honey for attendees to sample. Copies of "The Bee: A Natural History" written by Noah Wilson-Rich, Ph.D., the founder of The Best Bees Company will be available for purchase.

MAY 28th – (Saturday) SPRING PLANT SALE - 8 a.m. Noon. **Bow Commnity Center**

June 13th - "What's New in Perennials" - Nancy Towle from the Black Forest Nursery in

Boscawen will talk about what's new in perennials and will show us some of the new varieties.

No meeting in July – Members will enjoy their annual Progressive Dinner on the 11th.

No meeting in August - Members will be vacationing and/or enjoying their own gardens.

September 12th - "Eco-Friendly Gardening". UNH Cooperative Extension Master Gardener Ruth Axelrod will be back by popular demand. Her topic will be ecologically-sound gardening practices.

October 3rd - "Wings of the Night" - Hilary Chapman from The NH Audubon Society will present a program on owls and bats.

November 14th - "Bears in the Backyard" - Mary Goodwill of 'Wildlife New Hampshire" will give a program on how to live with bears that frequent your property.

PLEASE NOTE: All Bow Garden Club meetings are held on Monday evenings, from 6:30 p.m. to approximately 8:30 p.m. with social time and refreshments beginning at 6:00 p.m. at the Old Town Hall, 91 Bow Center Road.

Guests and prospective members are always welcome! Visit our website at www.bowgardenclub. org.

SEVERAL MEMBERS ATTEND BOSTON FLOWER AND GARDEN SHOW

Several members of the Bow Garden Club attended the Boston Flower and Garden Show on March 18th with Junior Garden Club members and their advisors attending the day before to welcome in "Spring."



BGC President Susan Johnson with her "Creative Mass" flora design.

Bow Garden Club President Susan Johnson, a National Garden Club-trained floral designer, entered a large "Creative Mass" floral arrangement in the Division I Design section of the flower show, garnering a yellow or third place ribbon for her design, quite an accomplishment for anyone entering the prestigious Boston Flower Show.



A spiral of tulips welcomed attendees of the Boston Flower & Garden Show.



Boston Flower Show Display - At least everything was in bloom within the confines of "The Boston Flower & Garden Show."

DOG OWNERS

Register your dog at the Town Clerk's Office by April 30 to avoid late fees.

Fees

\$9.00 – Male or Female

\$6.50 – Spayed or Neutered

\$6.50 – Puppy (Dog must be under 7-months-old at time of registra-

\$2.00 – First Dog of a Senior Owner (To qualify seniors must be over the age of 65 and only one discounted license is available to

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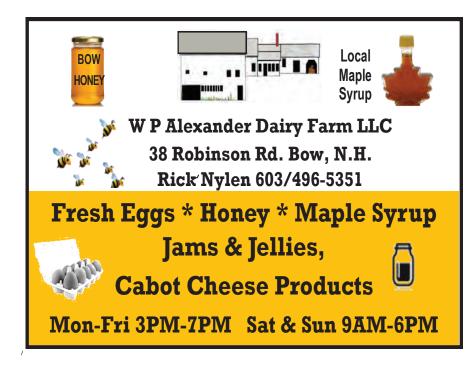
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April 2016 THE BOW TIMES VOL 23, NO. 3 **FREE**

BOW REAL ESTATE SALES

March 2016 Sales in Bow

155 Bow Bog Rd, 4136 gla, glaag 4136, 4 br, 4 bath, 4 car att., 2.50 acres, Sold \$520,000 03/18/16

8 Nesbitt Dr, 3096 gla, glaag 3096, 4 br, 2.5 bath, 2 car att., 3.30 acres, Sold \$455,000 03/31/16

3 Wilson Meadow Rd, 3168 gla. glaag 3168, 4 br, 2.5 bath, 2 car att, 5.0 acres, Sold \$440,000 03/15/16

5 Nancy Drive, 3789 gla, glaag 2903, 4 br, 4.0 baths, 2 car att., 3.94 acres, Sold \$400,000 03/04/16

4 Audley, 5111 gla, glaag 3147, 3 br, 2 full, 2 half baths, 3 car att., 2.66 acres, Sold \$399,000 03/16/16

10 Chelsea Drive, 2400 gla, glaag 2400, 4 br, 2.5 baths, 2 car att., 2.5 acres, Sold \$495,900 03/07/16

11 Longview Drive, 3269 gla, glaag 2969, 4 br, 3.0 baths, 2 car att., 2.0 acres, Sold \$354,775 3/31/16

13 Essex Drive, 2808 gla, glaag 2808, 4 br, 4.0 baths, 2 car under, 2 car detatched, 2.14 acres, Sold \$352,000 3/31/16

14 Cedar Lane, 3060 gla, glaag 2560, 4 br, 3.5 baths, 2 car att., 2.24 acres, Sold \$322,500 03/22/16

15 Van Ger Drive, 2332 gla, glaag 2332, 3 br, 2.5 baths, 2 car at., 2.01 acres, Sold \$308,000 03/15/16

19 Allen Rd, 2346 gla, glaag 1996, 3 br, 2.0 baths, 6 car att/det, 4.14 acres, Sold \$290,000 03/28/16

19 Rocky Point Drive, 1727 gla, glaag 1391, 3 br, 3.0 baths, 2 car att., 1.10 acres, Sold \$265,000 03/11/16

4 Bow Center Rd, Unit G3, Condo, 2459 gla, 1809 glaag, 3+ br, 4.5 baths, Sold \$242,000 03/11/16

32 Stack Drive, Land, 2.52 acres, \$75,000 03/25/16

REDUCED PRICE!



(Note: gla = Gross Living Area, glaag = Gross Living Area Above Grade)

These statistics are for all Bow Sales for the period 3-1-16 thru 3-31-16, based on information from the New England Real Estate Network, Inc; deemed reliable but not guaranteed.

Provided by LINDA HUTTON. Linda has been selling homes & property in Bow for over 24 years.

Comments, questions, Contact Linda at:

Cell 731-2202 (preferred)

Linda Hutton, Broker Associate

Berkshire Hathaway HomeServices Verani Realty 143 N. Main (224-0700x6530), Concord, NH 03301 lshutton@aol.com www.lindahutton.com



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BOW CENTER HISTORICAL CORNER SIGN REPAINTED



Photo by Dick and Alna Stevens

Dick Stevens took advantage of the recent "Summah Weathah" to complete repainting the Bow Center Historical Center sign letters with paint similar to what he used when he rebuilt the former sign around 2002.

The original "gold" letters had weathered to the point where they were invisible.

According to Dick, is my gift to the Bow Heritage Commission for all of the good work that you do for our great Town of Bow."



Bow High School students gathered during a Week of Action held from Feb. 29 - March 4 at their school to raise awareness of the importance of early childhood education and hosted a Save the Children Action Network Student Ambassador. The students joined others from across the country in hosting the week of advocacy events, including educational presentations, "Wear Red for Early Ed Day" and a social media contest to spread the word about the importance of early learning." Photo courtesy of Save the Children Action Network.



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TERRORISM & THE FINANCIAL MARKETS

By Dominic Lucente, CFP

Wall Street has the potential recover quickly from geopolitical shocks.

In the past few months, the world has seen several high-profile terrorist attacks. Incidents in the U.S., Belgium, Lebanon, Pakistan, Russia, and France have claimed more than 500 lives and injured approximately 1,000 people. Beyond these incidents, many injuries other deaths and have been caused by terrorist bombings that garnered less media attention.^{1,2}

As an anxious world worries about the ongoing threat posed by ISIS, the Taliban, al-Qaeda, Boko Haram, and other terror groups, there is also concern about the effect of such incidents on global financial markets. Wall Street, which has had a trying first quarter, hopes that such shocks will not prompt downturns. Even in such instances, history suggests that any damage to global shares might be temporary.

While geopolitical shocks tend to scare bulls, the effect is usually short-term. On September 11, 2001, the attack on America occurred roughly at the beginning of the market day. U.S. financial markets immediately closed (as they were a potential target) and remained shuttered the rest of that trading week. When Wall Street reopened, stocks fell sharply; the S&P 500 lost 11.6% and the Nasdaq Composite 16.1% in the week of September 17-21, 2001. Even so, the market rebounded. By October 11, the S&P had returned to the level it was at prior to the tragedy, and it continued to rise for the next few months.3,4

In the U.S., investors seemed only momentarily concerned by the March 11, 2004 Madrid train bombings. The S&P 500 fell 17.11 points on that day, as part of a descent that had begun earlier in the month; just a few trading days later, it had gained back what it had lost.5

Perhaps you recall the London Underground bombing of July 7, 2005. That terror attack occurred on a trading day, but U.K. investors were not rattled; the FTSE 100 closed higher on July 8 and gained 21% for the year.4

Wall Street is remarkably resilient. Institutional investors ride through many of these disruptions with remarkable assurance. Investors (especially overseas investors) have acknowledged the threat of terrorism for decades, also realizing that it does not ordinarily impact whole economies or alter market climates for any sustained length of time.

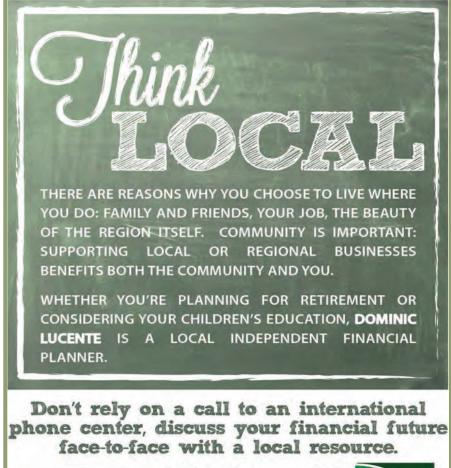
You could argue that the events of fall 2008 panicked U.S. investors perhaps more than any geopolitical event in this century: the credit crisis, the collapse of Lehman Bros. and the troubles of Fannie, Freddie, Merrill Lynch, and Bear Stearns snowballed to encourage the worst bear market in recent times.

When Hurricane Katrina hit in 2005, truly devastating New Orleans and impacting the whole Gulf Coast, it was the costliest natural disaster in the history of the nation. It did \$108 billion in damage and took more than 1,200 lives. Yet on the day it slammed ashore, U.S. stocks rose 0.6% while global stocks were flat.4,6

The recent terror attacks in



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Dominic M. Lucente, CFP° CERTIFIED FINANCIAL PLANNER" NORTHEAST PLANNING ASSOCIATES, INC.

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Belgium, Pakistan, and France have stunned us. Attacks like these can stun the financial markets as well, but the markets are capable of rebounding from their initial reaction.

Dominic Lucente may be reached at 603.645.8131 or dominic.lucente@lpl.com. dlucente.com

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Citations.

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The Mini Page, Founded by Betty Debnam

What's Your Pulse?



Mini Fact:

The word pulse comes from the Latin **puls,** meaning "thick gruel, porridge, mush."

limage courtesy of the Food and Agriculture Organization of the United Nations

The United Nations observes special days, weeks, years and decades with themes or topics that the international group hopes to raise awareness about. This year, the U.N. has declared 2016 the International Year of Pulses.

What are pulses?

We think of a pulse as the beating of a heart. But pulse has another meaning. Pulses are a group of crops that include dry beans, dry peas, chickpeas and lentils.

For many centuries, these types of crops have been an important part of the diet of civilizations. In fact, growing pulses dates back to 8000 B.C. They are especially essential to people in **developing nations**, or those where farming is the main industry and people don't have a lot of money.

Food security

When you are hungry, you probably can grab a snack. Or you might know that your next meal is coming soon, so you can wait.

Many people in the world live without food security: They don't have access to a steady source of nutritious food.

Pulses are important to food security because they are:

- nutritious, providing protein, vitamins, fiber and minerals.
- easy and inexpensive to grow. Farmers can eat and sell the pulses they grow, then use the leftover plants to feed animals or enrich the soil.
- helpful in making land more productive. They are adaptable to changing climates.

• easily stored. They last for months while keeping their nutritional value. That means food is still available even between harvests.

• water efficient. While it takes 3,434 gallons of water to produce 2.2 pounds of beef, it takes only 13 gallons to produce 2.2 pounds of lentils.

Nutrition

Pulses are about 20 percent to 25 percent protein, providing more than wheat or rice (cereals). They are high in fiber, minerals and B vitamins. These crops also have low fat content and no cholesterol. They're gluten-free. But what does this all mean?

- Protein helps build muscle mass, helps with growth, keeps the heart and lungs healthy and helps fight disease.
- Fiber helps with digestion and keeping blood sugar regulated.
- Minerals and vitamins help with growth and development.
- Fat and cholesterol are fuel sources for the body. We need some fat and cholesterol, but too much can be unhealthy.
- Gluten is a protein found in wheat and other grains. Some people get sick when they eat gluten.

These nutritious foods are even more important in nations where food supplies are limited.

Growing pulses

According to the United Nations, India produces the most pulses — about 25 percent of those grown around the world. Canada exports, or sells, more pulses than any other nation. India also imports, or buys, the most pulses, about 25 percent of the world's exports.

Thirty percent to 40 percent of people in India are vegetarian. This means they don't eat meat. (In the United States, only about 2 percent of people are vegetarian.)

With the International Year of Pulses, the U.N. hopes that educating the world about these valuable crops can help end hunger and provide food security for all.



Pulses can bring two to three times higher prices than cereals. Processing the seeds also provides a way to make money, especially for women. These farmers in Haiti are sorting Cajanus cajan beans, a fast-growing, disease-resistant bean seed.

Resources



On the Web:

- youtu.be/5gmzXnkRYh4
- fao.org/pulses-2016/recipes/en/
- bit.ly/1SebmNS

At the library:

 "Beans and Other Pulses" by Rachel Eugster

Try 'n' Find

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

ADAPTABLE,
BEANS, CHICKPEA,
CHOLESTEROL, CROPS,
DEVELOPING, DRY,
EFFICIENT, FAT, FOOD,
LENTILS, NATIONS,
PEAS, PROTEIN, PULSE,
SECURITY, SOURCE,
UNITED, VITAMINS,
WATER.

NSAQLEVSNOI T A N S S S T A M- 1 Ν Ε Ε S Т D F P R 0 Т Ε V KUURNE F F C CDOOFELBATPADA IDRYTECRUOSARFP HMNDEVELOPINGVO CLORETSELOHCYSR RETAWSECURITYDC

7 Little Words for Kids

Use the letters in the boxes to make a word with the same meaning as the clue. The numbers in parentheses represent the number of letters in the solution. Each letter combination can be used only once, but all letter combinations will be necessary to complete the puzzle.



combinations will be necessary to complete the puzzle.
1. youngest in the family (4)
2. food you buy at the store (9)
3. crocodile cousin (9)
4. bee or beetle (6)
5. short test (4)
6. where you save money (4)
7. poisonous snake (5)

IGA	ВА	QU	IN
GRO	BRA	IES	BY
СО	ВА	TOR	CER
SECT	IZ	NK	ALL

Mini Jokes

William: What happens when you illegally park a frog?

Wendy: It gets toad away!

Wendall: What do you call a frog that

can't jump? **Winifred**: Unhoppy!

Eco Note

More than half of the trash your family throws away each year is **organic**, or made out of things that were once alive. You can save these scraps to make **compost** — decayed organic material that turns into rich, fertile soil. Ask your family about starting a compost pile in your yard.

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



BAKER FREE LIBRARY NEWS

By Lori Fisher

THANK YOU, BOW ROTARY

At their April 1st Rotary meeting, the Bow Rotary Club presented a check for \$20,000 to the Baker Free Library Foundation and Baker Free Library Trustees in support of the Lower Level Renovation project. The Rotary Club made their pledge to the project back in 2013, and now that 90% of the fundraising for the project is complete (including all of the town appropriation monies), the Club decided to cut the check in hopes that others in the community will come forward to help us raise the last 10% of the monies needed. This is the largest donation to an organization that the Bow Rotary has made, and the Library staff, trustees, Foundation, and committee members are very grateful for their generous support. If all goes well, the final phase of the Lower Level Renovation project will begin in September 2016. Special thanks to Rick Minard, former President of the Bow Rotary, and Michael Griffin, current President of the Bow Rotary, for facilitating this generous and important gift in support of the Bow community.

90% RAISED & NEW DONOR TREE LEAVES

With 90% of the monies raised to complete the Lower Level Renovation project, we ask for your help to get us home! Less than \$60,000 to go and there are plenty of recognition opportunities and naming opportunities still available for your family and/or business. Visit www.bakerfreerenovation.org for details and to download a brochure about the Donor Tree and our other naming opportunities. Thank you in advance for your support so that this project can be finished in 2016!



Members of the Library's Board of Trustees, Foundation, and Lower Level Renovation Committee accepted the \$20,000 check from the Bow Rotary at their weekly meeting on April 1st. From left to right: Paul Rizzi, Baker Free Library Foundation Director; Rick Minard, Past President of Bow Rotary; Donna Deos, Past President of Bow Rotary; Michael Griffin, current President of Bow Rotary; Tom Ives, Library Trustee; Lori Fisher, Library Director; Mark Leven, Baker Free Library Foundation Director and chair of the Lower Level Renovation Committee; Peter Bloomfield, Lower Level Renovation Committee Member; Christine Carey, Library Trustee; and Gary Nylen, Lower Level Renovation Committee Member; Christine Carey, Library Trustee; and Gary Nylen, Lower Level Renovation Committee member.

For those who have donated over \$500 and above between September 2015 and January 2016, we have received the new leaves/rocks and they are in place! Please come take a look at how the tree is filling up with leaves sponsored by your friends and neighbors.



Photo by Eric Anderson

There are still plenty of leaves at all levels to sponsor, so it's not too late to give a gift for the Renovation and have your family or business name prominently displayed in the Library.

HOW TO ADD YOUR ORGANIZATION'S EVENT TO THE SCROLLING TOWN EVENTS LIST AT THE LIBRARY

As part of our efforts to include as much information about town/ school events as possible in our communications with residents, the Library has added a TV to the seating area by the magazines that will solely be used for silent, scrolling announcements of town and school activities. Thanks to Bow resident Mark Leven's donation of a flat screen TV, we'll be able to provide a quiet, yet easy-to-see scrolling list of everything we can find to do in Bow. We'll be contacting Bow organizations/ clubs to contribute information,

and will hold a few "How-To" sessions for those not familiar with creating a PowerPoint slide to include in the scrolling list. Questions? Contact Lori Fisher, Library Director, at 224-7113 or bfldirector@comcast.net.

BOW ENERGY CLUB AT THE LIBRARY

The Bow Energy Club is coming together again! Their first meeting will be held on Monday, April 18 from 6 p.m. to 7 p.m. in the Library. The club is seeking Bow residents and businesses to join together to educate and help each other to be more energy efficient and use renewable energy sources, and plans to offer workshops like the Button Up NH and Solar 101 workshops offered previously. For more information, email Bob Eldredge at NHEnergyGuy@ gmail.com or call 344-4540. Adult Coloring – Join the Craze If you are looking for a fresh, new activity that will help bring stress relief to your busy life, drop in and express your creativity in a relaxed environment. Two sessions in April: Thursday, April 7 at 6:30 p.m. in the Library and Wednesday, April 20 at 3 p.m. at White Rock Senior Living. We provide the materials, you bring the fun. The coloring patterns are geometric, intricate, and abstract, designed to appeal to adults.

MID-SECTIONS AT MID-LIFE ON APRIL 21

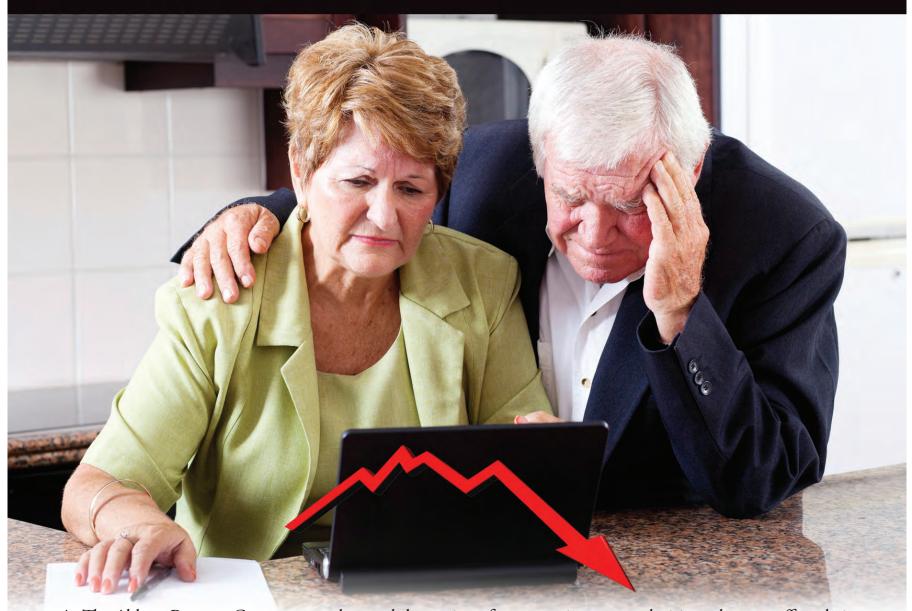
Learn what changes happen throughout menopause that may contribute to the weight gain many women experience, and what you can do to "mind your middle," at this informative workshop on Thursday, April 21 at 6:30 p.m. in the Library's Upstairs Meeting Room. Presented

(Library cont. p. 22.)





Stock Market Got You Down?



At The Abbott Bennett Group, we understand that retirees face many important decisions that can affect their long-term financial success; some of which revolve around making decisions that will help create a hedge against outliving their income, impact of inflation, taxation, and rising healthcare costs.

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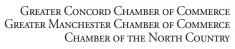
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ON AGING - TRANSITIONING YOUR PARENT OR LOVED ONE

By Donna Deos

Wow! What a big topic. That is why this one is a ten week course, when many of my others have been only 5 weeks. There is simply a lot to it, which you know very well if you have helped a loved one with a transition or are contemplating doing it.

Where to begin? Well, we begin at the beginning, of course! Which is? Figuring out where they are at. How do you know where to start unless you know what you have on your plate in front of you? What do I mean by this? Well, if they are doing fine living at home now, you can likely start looking at CCRC's or other Independent Living options. However, if you are noticing that things aren't going well at home for your loved one, you may need to consider other levels of care...of which there are many, which is why you will likely need some guidance to save yourself time, energy, money and stress!

Once we have narrowed down where you need to start looking, we evaluate the options. You want to look at a variety of factors here, not just the pricing and location. Most importantly would be the quality of care, naturally, and then the happiness of the current residents.

The third thing we look at is where to look, what to ask when you go and what to pay attention to/for while you are there. The abilities and tactics of the folks providing tours will vary as will their level of motivation to close the sale. All of this will need to be considered in your decision, which is difficult as most of us become enchanted by one particular place or sales person and usually make our decision based on that rather than the full picture.



Along the way you will need to figure out how you are going to speak with your loved one about all of this. After all, they will want a say if they are capable of that. I mean no disrespect in that previous comment. What we find is that often, by the time the adult children are involved in the process or are finally leading the charge, the parents may have an advanced form of memory impairment. At this point they may not be at all capable of making the decision. Visiting one place may completely overwhelm them and shut them down. So, talking with them along the way - hopefully long before any memory impairment sets in is optimal.

Of course, and next, we need to warm them up to the idea. Find out what they are most interested in for activities and amenities and also want types of care, meals and housekeeping, etc. may appeal most to them. After all, to best represent them, you need to know them well and check off as many boxes as possible on their list of wants and needs. It's about them! When you find the place that makes them happy, you will likely find your own happiness as well.

Now, you've found the magic place! It's time to get your ducks in a row. There are likely financial documents and hoops to jump through. You will want to have the advance directives in

order as well. This is when you talk to the attorney and the financial advisor to make sure that everything is set up correctly. This can be really tricky depending on the requirements of the community you select. You need to look out for your loved one above all else. And, you will likely have to realize that if you had thought you were going to have a massive inheritance someday, your view on that probably has to be downsized as well (even if they stay home). Quality care and the peace of mind that comes with it do have a cost.

Once the paperwork is underway you now have to figure out what to do with their lifetime of accumulated "stuff". Good news! There are people who can help with that too. A great emerging field is that of "Professional Organizers."

You are actively putting the pieces of the puzzle together. In the eighth week we work on creating your plan. We also tip you off with some unexpected issues that may come up along the way so you can have the backup plan as well.

Week Nine is all about handing the other people involved. This covers everyone from your loved one, other family members, well-meaning friends and neighbor's right up to the various people in the communities you have visited and/or selected.

The final week culminates with lining up the move or other transition. What do you mean by other transition? Well, not everybody chooses to move. Many dig in their heels and force things to play out another way. You need a plan for that as well that involves going back to the aforementioned steps and revisiting them with another form of attack, like: in-home care, transportation

systems, food delivery, medication delivery and management, ways for them to get exercise and socialization and so on. Yes, it's much trickier than finding a place that handles all of that, and in the long run, it's usually more expensive too.

As I'm sure you have gathered from this outline of what the ten weeks encompasses, we handle it by subject not necessarily by where along the path you will actually need to do a specific item. For example, you will want to be talking with your loved one and the other players in the picture throughout the journey. Plus, you will be including all of those other players in the execution plan as it's not fair for you to be the only one to be doing all of this!

Okay, so there you have it! Ten weeks of "OMG! I had no idea it would be this much work?!" That's why so many people bagel out and decide to just stay put and hope for the best.

The reward to successfully pulling this off is that once you have done the planning and execution, you get to sit back and reap the rewards. You get to be the daughter, son, spouse or whoever you are to your loved one. You are no longer the "only one," the one facing all of the crises alone and punting as you go.

Okay, so that's it for this month. Next month I would like to talk with you about the importance of being a great advocate. Until then, take good care! If you need me, call or email. I'm happy to help.

Your mentor, advisor and advocate on this journey, Donna



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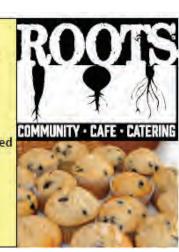
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On Saturday April 2, our Destination Imagination (DI) team, having previously won the Regional Tournament, moved on to the State Tournament and took first place, which earned us a spot to represent New Hampshire in the Global Tournament. The Global Tournament is held in Knoxville, Tennessee, from May 23 through May 28. Each of the 50 states and about 30 countries will have representatives competing to be the global winner. It's an exciting, challenging event where we will meet and compete against students from around the world. In 2015 our team earned a spot to represent New Hampshire, and we placed 17th in the world! This year our goal is to come in the top 10!!

DI is an extracurricular enrichment program in which a team is tasked with solving one of six challenges. Teams have about six months to figure out how to solve their challenge without receiving any assistance from their team managers or anyone who isn't a team member. The teams are scored on their successful completion of the challenge, their creative approach, innovation, and design. Our team spent over 100 hours in meetings, building out our designs (props), and writing a unique script.

In order to get to the Global competition, we need to raise funds to pay for registration, room, board, and travel. Our registration fees alone are over \$4000! If you would like to support our team, please make checks payable to BEEP and mail to BEEP, c/o Paula Bourassa, 14 Evergreen Drive, Bow, NH 03304.Thank you for your consideration!

Mike Garfield, Team Manager Destination Imagination Bow Extracurricular Enrichment Program (BEEP)



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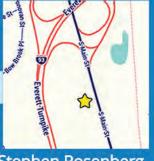
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BOW HIGH SCHOOL SPORTS

Unified Basketball – A One of a Kind Experience You Don't Want to Miss

By Jean Zoubek Rich

Truly a one of a kind experience, Co-Ed Varsity Unified basketball, which started at Bow High School three years ago, combines students with intellectual disabilities (Unified Athletes) and students without disabilities (Partners). Partners show great compassion helping all of the Athletes to be successful. The crowds are big and always leave with huge smiles, many saying Unified games are the best games they have ever attended.

When will you ever see teammates gently guiding others by the hand on the court to positions where they can shoot and score no matter how many rebounds or passes it takes? And then there are the passes from Partners to the opposing team's Athletes to give them a chance to score as well. So many memorable moments to sayor.



Emily Buczala driving for a shot with Partners Julia Currier and Ryan Murray at her side. Photo by Peter Jukoski.

The team this year included: Emily Buzcala, Keith Descoteaux, Jack Rich, Collin Devaney, Elysia Woody (P), Ryan Murray (P), Julia Currier (P), Ronan Lucey (P), Chris Robbins (P), Zach Jukoski, Matt Harkins (P), Sam Windsor (P), Chase Chamberlin (P), JJ Chern, and Pavel Burke.

Jim Kaufman, the Athletic Director at BHS has coached the team for three years, with Andrea Drolet as the Assistant Coach this year. Even though winning is not the ultimate goal of this program, Bow improved its record from 1-4 their first year to 7-1 this year, which gave all of the teammates great pride and confidence, making it to the State Final Four!

Coach Kaufman sums up the experience well: "It gives me a chance to coach....I love to work with kids. This program is so

special. I have made relationships that I never would have made if I wasn't coaching Unified Basketball. I have real affection for my Unified kids and of course our Partners."

Elsa Chern, mom to Unified Athlete JJ: "This is great because it is an opportunity for JJ to participate in a team that in a regular team he wouldn't be able to do. The sportsmanship that you see between both teams and the Partners and the Athletes; it always puts a smile on my face." Another parent of an Athlete, Margareta Buczala: "The coaches and teammates are so into it. They are so encouraging to the kids on the team. Emily loves it. She just has a blast."



Zach Jukoski sets up for a buzzer beater 3 point shot, with Partner Ronan Lucey. Photo by Peter Jukoski.

Julia Currier, a Partner for all three years: "I love being part of Unified. My freshman year I played Varsity basketball and we won a championship. In my sophomore year, after talking to Coach Kaufman, I decided it would be much more rewarding to play Unified and I would get to combine my love of helping people in the classroom and extend it to sports. So now I get to help them do that ... I love it!" Julia's mom, Kellie said: "I love watching it! Just to see the kid's faces, especially when they make a basket. The crowd is so supportive – both sides. It's an experience like no other. eryone should watch a game at least once."

Ryan Murray, also a Partner for all three years: "It is a great experience for everyone, not only the Athletes, but also the Partners. We learn a lot from them, including more patience." And from Sam Windsor, a new Partner this year: "The Unified team is a place where everyone can get together and have a great time getting out there and playing. I love being a Partner. Watching the fans and everyone get crazy. Honestly, it couldn't be much better. It's perfect."

Need I say more!

CHAMPAGNE DOES THE TRICK TO LEAD BOW HOCKEY INTO THE SEMIFINALS

Game Date: Mar 12, 2016

It must be something about Oyster River. Doug Champagne said his last hat trick came in the team's 6-2 win on Jan. 27 over the Bobcats. In Saturday's Division II quarterfinals, he did it again to lead No. 1 Bow over No. 8 Oyster River, 6-0, and into Wednesday's semifinals against Keene.



Champagne finished the game with three goals and an assist, while Josh Connor had two goals and Austin Beaudette had two assists. Bow finished with a 34-7 shot advantage. Despite the lack of shots, freshman goalie Nate Carrier didn't let up any bad rebounds and handled shots with relative ease.

"We knew we didn't play great in the beginning," Champagne said. "We knew we outplayed them and had a lot of shots. In the second, we had a lot more pep in our skates and after that first goal, it got everyone going."

BOYS VARSITY TENNIS RIDES SINGLES VICTORIES TO SEASON OPENING WIN

Game Date: Apr 06, 2016

Score: FALCONS: 6 , PORTS-MOUTH CHRISTIAN: 3

KEY PLAYERS: Bow – Brayden Binder (9-7 singles win), Evan Alfano (8-2 singles win), Jack Olson (8-6 singles win), Aditya Shah (8-1 singles win) Owen Molind (8-3 singles win), Shah/ Mullen (8-6 win)

HIGHLIGHTS/KEY MOMENTS:

Bow captured five of the six singles matches, but lost two of three in doubles.

BOYS VARSITY TENNIS SWEEPS CONANT TO MOVE TO 2-0 FOR THE SEASON

Game Date: Apr 08, 2016

Score: FALCONS: 9,CONANT:

Key players: Bow – Brayden Binder (8-0 at No. 1), Mike Mullen (8-0 at No. 2), Evan Alfano (8-2 at No. 3), Jack Olson (8-0 at No. 4), Aditya Shah (8-2 at No. 5), Hayden Udelson (8-0 at No. 6), Brody Call/Dillan D'Allesandro (8-0 at No. 1), Justin Huppe/Zach Mullen (8-3 at No. 2), Sam Windsor/Dalton Allaben (8-0 at No. 3)

Highlights/key moments: The Falcons swept the visiting Orioles to remain undefeated.

NORDIC SKIING-FALCONS RUNNER UP IN DIVISION III

Senior, Sarah Zecha, placed third in both the classic and freestyle at the Division III championships assisting the Falcons to reach Runner Up in Division III.





HELP BOW FIRE DEPARTMENT EARN \$2000!

Would you like to help Bow Fire Department Earn \$2000?



Reliable Insurance Solutions, LLC, a local insurance agency lead by Matt Poulin, has offered an opportunity to the Bow Fire Department where everyone benefits!

On May 24th at 6:30 a class will be held at the Bow Fire Department focusing on CPR and First Aid. Jim Beaudoin and David Eastman from the BFD will be leading the class. If at least 25 people attend, Reliable Insurance Solutions has agreed to give \$2000 to the Bow Fire Department! Better educated Bow residents along with money for our Fire Department, that's a Win/Win for all of us. Please RSVP to info@Reliable-InsSolutions.com if you would like to participate.



DARWIN AWARDS!

The Ann Arbor News crime column reported that a man walked into a Burger King in Ypsilanti, Michigan at 5 a.m., flashed a gun, and demanded cash. The clerk turned him down because he said he couldn't open the cash register without a food order. When the man ordered onion rings, the clerk said they weren't available for breakfast.... The man, frustrated, walked away. (5-star stupidity award winner).

COLLEGE SCHOLARSHIPS OFFERED BY COBB HILL CONSTRUCTION



Cobb Hill Construction is proud to once again offer scholarships to Bow and other local, graduating high school seniors who have demonstrated an interest in drafting, construction, architecture, or electrical or civil engineering.

Scholarships ranging from \$500 - \$1000 will be awarded to one or more students based on a combination of demonstrated interest, positive attitude, teacher recommendations, and financial need.

To receive a scholarship, students must be accepted by a post-secondary school.

Students must submit an application to their high school guidance office no later than April 15, 2016 or directly to Cobb Hill no later than May 6, 2016.

Scholarship recipients will be notified no later than May 20, 2016, and will come to the Cobb Hill office to receive their scholarship award. Scholarship checks will be made payable to the student's chosen school.

"The college scholarships Cobb Hill awards are very important to us because they give us the opportunity to encourage bright, hard-working students to consider a career in the construction industry," said Jerry Kingwill of Bow, president of Cobb Hill Construction.

"We value education – including continuing education and training for our employees – and are so pleased that we have the ability to give back and support the academic efforts of young people in our community."

To upload and complete an application for this year's scholarship opportunity, visit www.cobbhill.com.

More details are in the "About Us" Section.



Pictured are the five students who competed in the speech contest. (L-R) Emma Roberge, Kailey Andrew, Ian Gillespie, Sam Selleck and Sohani Demian

BOW ROTARY CLUB'S ANNUAL FOUR-WAY TEST SPEECH CONTEST

By Bob Couch



The Bow Rotary Club held its annual Four-Way Test speech contest on March 22nd at the White Rock Senior Living facility.

Five Bow High School students competed for \$600 in prize money and a chance to compete in the area and district competitions. The students spoke in front of nearly twenty parents and guests. The speeches were required to be at least five minutes long but no longer than seven and include references to the Rotary Four-Way Test, which is a very important part of Rotary's ethical standards. The judges of the contest were Mark Brown, the community member, and Rotarians Judy Goodnow and Tamar Roberts. Rick Minard was the time keeper and Karen Wadsworth was the Moderator.

First place went to Kailey Andrew, second to Emma Roberge and third place went to Sam Selleck. The top three finishers will present their speeches to the Bow Rotary Club at their regular meeting on Friday April 15th. For additional information, check out bowrotary.org. The Rotary Club of Bow, chartered in 1975, is a member of Rotary International. The club's motto is "We help others," and is a service club of approximately 55 local men and women who engage in a wide variety of volunteer activities to support both local community activities as well as health and community assistance projects around the world.





BOW COMMUNITY CALENDAR

Important Dates for Bow Voters

May 20th: Updated Checklist posted at Town Hall and Community Center

May 31st: Last day to change party affiliation prior to the September State Primary

May 31st: Supervisors meet at Town Hall from 7:00-7:30pm

September 6th: Supervisors meet at Town Hall from 7:00-7:30pm

September 13th: State Primary Election

October 29th: Supervisors meet at Town Hall from 11:00-11:30am

November 8th: General Election





April 21st: Mid-Sections at Mid-life Workshop Baker Free Library 6:30 pm

April 27th: Lego-Mania at Baker Free Library 3-5 pm

April 30th: Deadline to register your dogs Town Clerk's Office

May 5th: Summer Camp Registration at Bow Community Center - 5:00 - 7:00pm

May 24^{th::} CPR & First Aid Bow Fire Department - 6:30 pm

May 28th: Bow Garden Club Spring Plant Sale 8 am -12 pm Bow Community Center

May 30th: Bow Men's Club Memorial Day Chicken Barbecue -Bow Community Center (Library cont. from p. 16.)

by Lynn Avery, R.N. in conjunction with the Concord Hospital Center for Health Promotion. Registration is requested.

LEGO-MANIA ON APRIL 27

School vacation fun! Drop by the Library between 3 p.m. and 5 p.m. on Wednesday, April 27 for an afternoon of LEGO creating! All ages invited; no registration required.

DROP-IN STORYTIME STARTS MAY 3

This class is held every Tuesday in May at 10:30 a.m. for children up to age 6 with an adult. The 45-minute program is perfect for families with several children of different ages. Activities include stories, songs, fingerplays, flannel boards, creative movement, and simple crafts. No registration is necessary.

Baker Free Library serves the informational, educational and leisure needs of the residents of Bow. It promotes, develops, and maintains open access to the facilities, resources, and services available locally and through interlibrary networks. Baker Free Library assures an environment that stimulates knowledge, culture, and the pure enjoyment of reading.

For more information, visit www.bowbakerfreelibrary.org, email info@bakerfreelib.org, or call 603-224-7113.

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THE BOW TIMES VOL 23, NO. 3 **April 2016**



A member-run organization providing lifelong learning and social opportunities for adults over 50.

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SENIORS BLEND HOSPITALITY INTO **LEARNING**

by Richard Frye

Jacki Fogarty and Peg Fargo, longtime Bow residents, led training seminars recently on assisting in Osher Lifelong Learning Institute classes.

With some 1,100 members statewide, "OLLI" is offering 160 classes in an amazing variety of subjects for its spring term - most of them different from its summer, fall, and winter curriculums.

Imagine this, adults going back to the classroom, not to get jobready, but just for the fun of it! And they're making it happen on their own – planning, finding talent, doing much of the detail work, and conveying their enthusiasm for adventures in learning to other seniors.

A vital part of OLLI's success

whether it is in a classroom in one of Granite State College's campuses, or on a field trip to a historical, industrial, wildlife, or other place of interest.

Class assistants' duties are not difficult or time consuming - they assist only at classes they've enrolled in – but they need to be adaptable to the unexpected. Jacki and Peg coached their volunteers in their dual roles of helping the presenter and welcoming the attendees. The new assistants were acquainted with how the audio-visual equipment works and the special procedures for "out-and-about" classes. When there were no more questions, the recruits were dispatched on their mission of smoothing the pathway to learning.





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ARE YOUR RENOVATIONS ADDING OR SUBTRACTING **VALUE?**

By Ann Dippold, CBR, GRI

Home renovation reality shows have inspired many homeowners to consider costly upgrades for their own homes. While many home improvement projects are worthwhile, it's important to know which ones are worth it from an investment standpoint. Here are a few key considerations to keep in mind when you're deciding on a renovation project.

Value Added (or Subtracted) for Future Buyers

Think of your renovation project in terms of what will appeal most to potential buyers, even if you're not considering selling anytime soon. Converting a garage into a living space or eliminating a bedroom or a closet may cause future buyers to cross your home off the list; these spaces are among the most important potential homeowners. Many buyers won't even look at homes that lack the right number of bedrooms, and a garage ranks as one of the most popular amenities in newly built homes.

Project Payoff

to Success.

large-scale renovation projects. While smaller DIY touch-ups and proper home staging can yield big dividends for sellers, large projects may not always pay off. Remodeling magazine's 2016 Cost vs. Value Report showed that replacement projects, like changing a front or garage door, offer serious gains.

Which large projects pack the most punch when it comes to adding value? Two-story additions, master suite upgrades and major kitchen remodels top the list.

Your Neighborhood's Market **Conditions**

Consider the resale market in your neighborhood before deciding on a renovation project. This is particularly important if you're considering large-scale projects, like a full kitchen renovation or converting an attic space into an extra bedroom.

Every neighborhood has a price threshold of what buyers are willing to pay, so a \$75,000 kitchen remodel may not be worth it in a neighborhood where Be cautious when undertaking home values top out at \$200,000.

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