

The Bow Times

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BOW, NH VOL 23, NO. 5 May 2016 FREE

ARSENIC LEVELS HIGH IN BOW WATER

Bow's Drinking Water Protection Committee is finishing a two year study of water samples from the Brown Hill Road area. A survey was sent to 159 residents and half gave permission to test their wells.

The Committee members briefed the Board of Selectmen on the findings at a recent meeting. The tests showed two different results depending on the age of the well.

Wells installed before 1984 had high concentrations of salt and low pH levels which lead to corrosive water. On the other hand, wells installed in 1985 and later had arsenic levels 30% above the standard and uranium 18% above the standard.

The difference apparently is

that the standards for wells changed so the older wells were not required to be sealed in bedrock which leaves them more vulnerable to road salt drainage and acid rain.

Because the newer wells have ten feet of casing sealed into the bedrock, the arsenic and uranium can seep in and have potential health effects.

The Drinking Water Protection Committee Chair, Cindy Klevens, said that the way to solve the problem is to treat your water and know what it is you are treating. The Committee will hold an informational session on June 8 at the Town Hall at 7:00 p.m. to discuss the results and possible treatment options for wells in Bow.

FOUR WAY SPEECH CONTESTANTS SPEAK AT BOW ROTARY



L-R PRESIDENT MIKE GRIFFIN, SAM SELLECK, KAILEY ANDREW, EMMA ROBERGE, SPEECH CONTEST CHAIR KAREN WADSWORTH

The Bow Rotary Club last month heard the winning speeches from the 4-way speech contest that Rotary International sponsors every year. Third place winner, Sam Selleck, went first and described his view that rather than engaging in a single sport year round it is better for students to be engaged in multiple sports. Sam explained how it helps to work with a variety of different students on different teams and that you build good will and better friendships that way which obviously is beneficial to all concerned.

Emma Roberge, the second place winner, talked about her 12-year-old brother and the fact that pressure for perfection comes with a cost to a child today. Emma told about classmates who are trying to get a merit scholarship and under so

much pressure they can't even enjoy their childhood. She cautioned parents not to overburden their kids with constant sports and lessons. She backed this up with statistics that 85% of students 13-17 years of age are stressed out.

Finally, first prize winner, Kailey Andrew, an 11th grader, discussed as her speech contest topic Caring for the Elderly. She asked where the joy of old age is when so many of them are in nursing homes or other facilities without sufficient staffing or training for the staff. She described 8 million people receiving support in facilities for the elderly that are essentially given very little government regulation or oversight. Caring for the elderly reflects the values and the future of our society said Kailey.

MAY REPORT FROM THE TOWN

TOWN PROJECTS STATUS REPORT

Public Safety Building Project

Town Manager David Stack is the Town's project manager for completion of the new Public Safety Building. Any questions about the project should be directed to him. The building will be constructed on Town land on Knox Road, on the hill above the gazebo. The building site was logged under the direction of Town Forester Ron Klemarczyk, which ensured that the 100 foot buffer between the building site and neighbors was preserved. The Town received over \$3,000 for the wood removed from the land. Construction will begin at the end of May.

Community Building & Police Station

Once the Public Safety Building is operational, the space currently used by the Police and Fire Departments will be vacant. The Selectmen and Town Manager are studying what the best uses will be for those buildings. The Board has established two committees to study potential uses, prepare reports and present options. These committees are to be made up of Bow residents with experience in construction, building design, and real estate. If you are interested in assisting in this effort, please fill out a Volunteer Application or call 228-1187 x1.

Birchdale Road Bridge Project

The Town's engineers have been working with the NH Department of Transportation to develop both temporary and permanent solutions for the closed bridge on Birchdale Road. Due to the volume of water that flows through the area, any option chosen must meet the design standards of the NH Department of Environmental Services. We expect decisions will be made on the design within a few months. In response to concerns of neighbors living on Birchdale Road, the Town's engineers are working with the Town Public Works Department to include ways to reduce speed on the road when the bridge is reopened.

TOWN DEPARTMENTS

Department of Public Works (DPW)

Department personnel recently installed a new water faucet at the Alexander Cemetery on River Road. The Town is now able to provide visitors with a reliable source of water for flowers and shrubs. The faucet was tied into the Town water system.

Bow Police Department

The Department is organizing a speed enforcement initiative as a result of a grant that was received from the NH Highway Safety Agency. The funds will be used to conduct specific patrols for the purpose of reducing speeding motorists and increasing travel safety in neighborhoods. The Department is also utilizing the new speed trailer as part of its efforts. The public will see it positioned at various locations in Town over the coming months.

2016 Assessing Update Inspections

In order to maintain accurate and up-to-date property assessments, the Town is currently conducting a review and inspection of 1/5 of the properties in town. All properties in town are inspected on a 5 year rotating basis. This year's inspections are being conducted in the Southeast section of the town. Appraisal representatives will be measuring the exterior of buildings upon their arrival, and if an adult is home, they will request to inspect the interior. If the homeowner is not home or not available at the time of our visit, a follow up letter will be sent in June asking the property owner to call the Assessing Office to schedule a more convenient time. We would very much appreciate your assistance in this process, which should only take about 15 minutes of your time. This is important for the accuracy of your assessment and the overall success of this review process. Please visit the Assessment Department's webpage at www. bow-nh.gov for more information. Do not hesitate to call them if you have any questions or concerns at 228-1187 x 114 or 115.



ARE THE RESULT OF LOW SPENDING

The Bow Times

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

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TAKE PRIDE -PICK IT UP

Drive along any road in Bow and you will see bottles, cans, cups and bags along the side. Are these all from people who don't live here? No, most of it is from our own careless or clueless who throw the stuff from their cars or trucks. Unfortunately we don't have a trash fairy who picks these up in the middle of the night. Nor does our Department of Public Works have road trash pickup.

Luckily the Men's Club and the Boy Scouts pitched in last month and filled 40 bags with roadside litter. In June Rotary will do Route 3-A.

But that leaves a lot for you, the

reader to do! As you get your mail please scan left and right in front of your house to snag that bottle or cup. If you are out for a walk, take a plastic bag and do the obvious can or bottle pickup once a week on your way home.

The schools could also play a part by having their Scout classmates tell about the 40 bags they picked up along with two TV sets.

If the new generation is as concerned about the environment as they say they are, then ask them to each take a half hour in the spring and fall to bag up their own neighborhood trash.

Finally, the Selectmen may want to ask Tim Sweeney to do a trash sweep one day a year by the Department of Public Works' crew.

If you have pride in Bow, start to do your part to show it.



SUPERINTENDENT CASCADDEN GETS ANOTHER PAY RAISE

Not content with the 2% raise he was scheduled for earlier in the year our local school superintendent was able to tack another 2.04% on top to bring his salary up another \$5,114. The Meredith resident got the raise on April 11 from his lapdogs on the Bow and Dunbarton school boards (whose members comprise the SAU board).

The total package of increases for the six SAU #67 employees, over and above the regularly scheduled package, came to \$12,080 that was not returned to the taxpayers.

This insulated little group of SAU employees now have 3 earning over \$100,000 a year and not a class is taught. Dean Cascadden

now makes \$131,694.00.

This is the same Cascadden who told the Bow school board not to try and negotiate any teacher performance metrics in the new 3 year contract with teachers. While Social Security recipients got 0% increase this year the package of pay and benefits for the man from Meredith inches ever closer to \$200,000.

NOTE: The official numbers are now posted on the Concerned Taxpayers of Bow website under Hot News.

Chuck Douglas For a free press, Je Suis Charlie

OBITUARY



Melba M. Terrell, 92, of Bow, died peacefully on Sunday May 8, 2016, at Concord Hospital surrounded by her family. She was born in Concord on May 10, 1923, the daughter of James and Kate (Shine) Clattenberg. She attended and graduated from local schools.

She was a longtime resident of East Concord before moving to Bow in 1969. She was employed for the Town of Bow as secretary for the Building Department.

Mrs. Terrell was predeceased by her husband, Earl W. Terrell in 2009 after 67 years of marriage; her sisters, Jean Hamblett and Madeline Williams; a brother, Warren Clattenburg and a daughter in law Elizabeth Terrell. Melba's family includes her 3 sons, Daniel J. Terrell and his wife Marilyn of Dunbarton, Richard E. Terrell of Bow and David H. Terrell and his wife Christine of E. Concord; 8 grandchildren, Jennifer Charron of Goffstown, Nathan Terrell of Dunbarton, Matthew Terrell of Concord, Rebekah Ward of Londonderry, Megan Roy of Concord, Shawn Terrell of Manchester, Joseph Terrell and Adam Terrell both of Concord; 8 great grandchildren and several nieces and nephews.

In lieu of flowers memorial contributions may be made to the CRVNA, the Dunbarton Fire Dept. or the Bow Fire Dept.



CRAFTERS WANTED

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Saturday, November 12, 2016 9 am to 2 pm For further information or to reserve a table, please contact Marie Bruns at 230-2012 or Phyllis Parker at 724-6271



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NEW POLICE OFFICER IN BOW



Chief Erin Comerford swore in Officer Michael Murray at the Selectmen's Meeting on April 12. Photo by Eric Anderson

BOW SCHOOLS FOUNDATION STAR AWARD

By Adam Osburn and John House-Myers

The Bow Schools Foundation is a volunteer organization that seeks to support our local schools by raising money and then distributing that money in ways which help improve the Bow School District. The Bow Schools Foundation (BSF) has been a driving force behind one of the many projects which you may be familiar with, namely the trail project at BHS which the entire Bow community has access to and can enjoy.

With the end of the school year approaching, the BSF is looking to recommend the STAR award to parents who may have a teacher that they wish to recognize and thank. The building Principals at all three Bow schools take time out to recognize the recipients of the Bow STAR awards during the school's June faculty meeting. The certificate itself is printed and given to the teacher and does contain the name of the recognizing family / student.

Our feeling is that this really provides a very nice way to say

thank you to a teacher or staff member who has made a difference in your life or the life of your child.

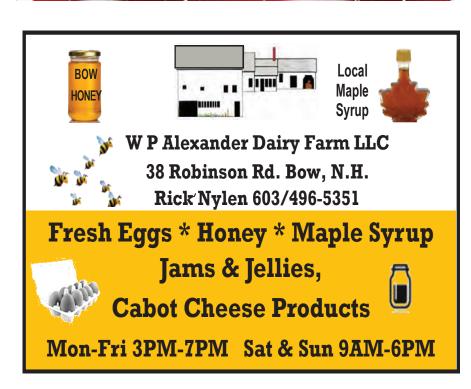
Additionally it provides a lasting degree of thanks as every time that teacher looks at the award they will remember who presented it to them. Our hope is that if your family is looking for a way to say thank you, that you would consider this as a gift option.

The approximate cost of running this program account for less than 10 percent of the cost of the purchase of an award, this means that nearly all of your purchase / donation goes to furthering the mission of the Bow Schools Foundation. This is a tremendous way to honor a teacher, assistant, secretary, bus driver, school nurse or anyone who works in the Bow School District and has made your child's life a bit better.

For more information on the STAR Award or the Bow Schools Foundation in general please visit our website, https://sites.google.com/a/bownet.org/bow-schools-foundation/home.



Never Forget, Forever Honor The Bow Community Mens Club Invites You to Join Us For Our Annual Memorial Day Ceremony/Remembrance and Cookout May 30, 2016 A Wreath Ceremony will be Held at the Town Pond at 4:15 to Honor all Maritime Branches. Bring your chairs and blankets. Memorial Day Ceremony at the Gazebo 4:30-5:15 Food and Beverages 5:00-7:00, Sausage and Peppers, Cheeseburgers and Hotdogs. All meals include Potato Salad, Beans and beverage. Music/Entertainment 5:15-7:00 Shuttle Bus service will be provided to and from Memorial School starting at 3:30.



BMS NOISY NARWHALS ADVANCE TO DESTINATION IMAGINATION'S GLOBAL FINALS

By Lisa Cohen

After achieving 1st place honors for creativity, teamwork and innovation in both the regional and state academic tournaments, the Noisy Narwhals, a team of 5th graders from Bow Middle School, have earned the right to compete in Destination Imagination's Global Finals, the world's largest celebration of student creativity, to be held May 25-28 in Knoxville, Tennessee. Team members include Madison Kiniry, Jacob McDaniel, Grace Neff, Emily Vincent, and Meaghan Wray.

They will compete with other teams in the Improvisational Challenge, one of seven, open-ended challenges that blend STEM (science, technology, engineering and mathematics) education with the arts and social entrepreneurship. These academic challenges are designed to teach kids how to think, not what to think, and then present their solutions at regional and state tournaments. The Challenges are solved strictly by the student participants without interference from

parents, teachers, or friends.

Noisy Narwhals team members had competed in the Fine Arts and Technical Challenges in previous years and chose to challenge themselves with a whole new category that required totally different skills.

"The team worked hard all season learning improv techniques, how to think on their feet, and support each other in the process," said first-time Team Manager Mark Vincent. "We're all so proud of how the team came together and truly shined when it counted," added co-manager Lisa Cohen.

"I learned a lot about helping my quieter teammates have a say in what we were going to do," said Emily, a third-year DI competitor.

Parent Ben Kiniry said, "My daughter and a few friends have been working many hours for many months and, like we tell our kids, hard work pays off."

To help the team raise the funds needed to travel to Knox-ville to compete, they have set up a GoFundMe site: <a href="https://www.



Front row: Jacob McDaniel, Grace Neff, Meghan Wray,
Emily Vincent, Madison Kiniry
Back row: Lisa Cohen and Mark Vincent, Team Managers

gofundme.com/8xxh7mzw (Noisy Narwhals - Global Finals 2016) to collect donations to cover travel, registration, food and lodging expenses. The Narwhals are also holding a bake sale at the Bow Mobil each Friday 5-7pm and Saturday and Sunday 9am-1pm until they leave for TN. They are also selling raffle tickets to win a drone (\$499 value) and other prizes (including a \$50 gift certificate donated by Moritomo's). Raffle tickets are \$10 each or 3 for \$20, available at the

bake sale.

This year, 150,000 students participated in tournaments throughout the U.S. and 30 countries in hopes of earning a spot at the Global Finals competition in May.

The Noisy Narwhals is one of two teams from Bow that will advance to Global Finals to be among more than 8,000 students representing more than 1,400 teams.

For more information about Global Finals, visit http://globalfinals.org/.

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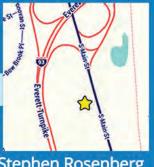
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SUGAR RIVER BANK HOLDS ANNUAL MEETING

By Mark Pitkin, President and CEO

Sugar River Bank is pleased to announce the recent election of its Corporators, Board Members and employee promotions.

At its 121st annual meeting held on April 20th the Bank said goodbye to two retiring board members: The Honorable Brackett Scheffy, a retired judge at the Henniker District Court and The Chairman of the Board of Trustees, Lynn Perkins, of Perkins Hardware (retired).

Mr. Perkins, a resident of Warner, owned his own store, Perkins Hardware from 1983 until his retirement in 2003. During that time, he joined the Board of Directors in 1990 and became Chairman of the Board of Director's and Trustees in 2013. Both he and Mr. Scheffy will be missed from the Bank.

The Bank is very pleased to announce the naming of Dr. Richard Holmes as the new Chairman of the Board. Dr. Holmes was elected to the Board of Corporators in 1982 and then to the Board of Directors in 1985. He established a successful dental practice in Newport and retired after 31 years. Dr. Holmes

has served as the Past President of the Newport Rotary Club, was a member of the Grafton-Sullivan Dental Society, served on the board for the Newport Chamber of Commerce and active with the South Congregational Church in Newport.

The Bank welcomed John H. Bates Jr., Manager of 603 Technology Services, LLC, Susan B. Dunton, President of New Hampshire Technical Institute's Concord Community College and Newton H. Kershaw III, CEO of Elm Grove Companies to the Board of Corporators and Rob Daley, President of IBS, to the Board of Trustees.

Mark Pitkin, President and CEO, said that "Sugar River Bank is saddened by the retirement of JudgeScheffy and the Chairman of the Board, Mr. Perkins, but very honored to welcome Dr. Holmes as the new Chairman as well as other distinguished members to our Board of Trustees and Board of Corporators. Congratulations to our valuable employees on their well-deserved promotions."

COUCH NAMED ROTARY TREASURE



Bow Rotarian Bob Couch received the Rotary Treasure Award for the N.H. District recently. Sandra McGonagle, the District Governor, and Club President Mike Griffin appear beside Bob.

Photo by Eric Anderson

ARNIE ARNESEN, THE QUR'AN AND POTATO BATTERIES?

By Dan Fogarty

Bow seniors, what are you missing? Some of your over-50 neighbors have already listened to Arnie Arnesen deliver a political review, learned how to be more savvy on Craig's List, explored celebration of Jewish holidays AND reading the Qur'an, reviewed how music helps/harms the transition of books to movies, made a battery from a potato and toured the NH Statehouse.

Bow has even hosted an OLLI hike of Nottingcook Forest, led by Bow's own Box Lux.

OLLI, known for its "Learning for the fun of it," is in the midst of its Spring term with new classes still available into mid-June. Summer term begins July 6. A modest annual membership fee of \$40 and reasonable and varied classes ranging from \$15 open a world of examfree, homework-free, fun education for adult learners.

Lunch groups, day and overnight trips, game days and other fun events round out a full menu of entertaining activities for seniors.

Too young to participate? Gift certificates make great Mother's Day and Father's Day gifts. Gift memberships are also wonderful retirement gifts! You can check out OLLI at Granite State College at olli.granite.edu or call the OLLI office at 513-1377.

The Armed Citizen

Police in Decatur, Ill, have determined that an 82-year-old woman's armed response to a break-in was proper. The woman heard a knock at her door one morning. She looked out and saw a man she didn't know, so she declined to open the door, reports said. She telephoned for help because the person continued knocking, but she also grabbed her registered handgun. A little while later, the outsider kicked in her back door and entered the house. The resident shot at him, causing him to flee. There was no indication that the bullet hit the suspect. (Herald & Review, Decatur, Ill, 10/31/15).

BOW SELECTMEN SEEK VOLUNTEERS

The Bow Selectmen are in search of Bow residents willing to serve the community by volunteering to participate on a Town board, committee or commission. There are currently openings on the Community Building Committee, Conservation Commission, Drinking Water Protection Committee, Police Department Office Review Committee, Recycling / Solid Waste Committee and the Zoning Board.

Help make a difference in the Bow community. Time commitments vary by group, from once a week to once a month. You can learn more about each group's goals and accomplishments at www.bow-nh.gov. Please contact Nicole (228-1187 x110 or admin@bow-nh.gov) with any questions or for a volunteer application. Volunteer applications are also available online and at the Municipal Building on Grandview Road.

WHITE ROCK NEWS



White Rock Senior Living
Community

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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Through
Emotional Wellness"
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Concord VNA
Wed. May 25th at 1:00 PM
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WHAT DO I EAT AFTER I EXERCISE?

By Jim Olson

You have just finished your workout. What do you eat to help yourself recover? How much protein? How many carbs? What about those sports drinks? We know what to do prior to exercise but what about after? Finally, we get into the timing of your post workout eating, the types of foods that work the best, and some of the guiding principles to keep in mind. Let's go!

Why Eat After Exercise?

Basically its two things: recovery and storage. You need to recover the losses you undertook during the exercise, and your body is simply better at *storing* that recovery fuel right after your workout. Sure, you can eat later-but the benefits won't be as good. We need to replace; carbohydrate and fluid to replace glycogen and water losses during the exercise. The muscles store more glycogen immediately after exercise than they do later." Simple, no? You really want to stick to carbs and protein. Why, exactly? Well about.com "protein «provides the amino acids necessary to rebuild muscle tissue that is damaged during intense, prolonged exercise. It can also increase the absorption



Jim Olson

of water from the intestines and improve muscle hydration. The amino acids in protein can also stimulate the immune system, making you more resistant to colds and other infections.»

You may even find advice that suggests carbs will serve you fine on their own. We noticed "one study found that athletes who refueled with carbohydrate *and* protein had 100 percent greater muscle glycogen stores than those who only ate carbohydrates. Insulin was also highest in those who consumed

a carbohydrate and protein drink.» The magic ratio seems to be 4:1-for every four grams of carbs, you should have one gram of protein.

Rehydrating yourself

There isn't a ton of information on drinking water after exercise, and for good reason-it's simply *obligatory*. This should always be your number #1 priority, especially if you've gone for a run and haven't had access to any water during it. If you really want to be scientific and take the time to be exact, you can weigh yourself prior to and post workout do replace fluids according to weight lost. For example, drink 20-24 fl oz of water for every 1 lb lost.

WHEN TO EAT

Do we need to eat right away? You might say no, not exactly-you probably want to get some fluids into you, towel off, get changed, take a quick shower-whatever your normal post-workout routine is. If you can't get to some proper food within those first 15 minutes, make sure you get something in your stomach within an hour, maximum, post-workout. You won't get much increased storage *at all* if you wait

longer than that.

I AM HUNGRY! I WANT TO EAT- HERE ARE SOME SUGGESTIONS

Now the crucial question, what can I scarf down after my workout! Some suggest that sports drinks are better during a workout, but juices are better afterwards, when our body needs those carbs. Butcrucial though is digestion: if our bodies aren't used to processing food after a workout, it might be difficult to digest solid foods right away, especially after some long, serious endurance work. About.com suggests the "4:1 combo of carbohydrate and protein [but] a drink may be easier to digest and make it easier to get the right ratio." Columbia University comes at us with some other food suggestions: "eat a few slices of turkey on a wheat bagel, or have a large glass of protein fortified milk. The most important nutritional strategy post workout, though is fluid replacement. Drink water, juice, or carbohydrate rich sports drinks to replace what you sweat out." All good advice, although be

(FITNESS CONT. P. 13)

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BOW POLICE LOG - APRIL

Arrests-19
Motor vehicle stops-192
Warnings 165
Citations 27
Parking Tickets 7
Restraining Orders 0
Incident/Investigations Reports
43

April 2016 Arrest Log

04/03

January M. Leighton, 35, 147 Eastgate Way, Manchester, was arrested for driving while intoxicated; Kathleen M. Connor, 57, 82 Stone Sled Ln, was arrested on a warrant.

04/07

Amanda Woods, 33, 2 Stark North Hwy, Dunbarton, was arrested for conduct after an accident, driving after revocation/suspension, and negligent driving.

04/08

Kourtney O'Connor, 24, 75 Knox Rd, was arrested on a warrant; Gavin R. Guay, 24, 63 Pleasant St, Concord, was arrested for driving after revocation/suspension and operating a motor vehicle with a suspended registration, and unlawful dealing in prescription drugs.

04/10

Dana M. Riggie, 59, 76 N. Water St, Boscawen, was arrested on a warrant.

04/14

A juvenile was arrested for possession of controlled/narcotic drugs.

04/16

Allyson Graham, 22, 9 Sargents Pl, Apt #12, Gilford, was arrested on a bench warrant; January M. Leighton, 35, 147 Eastgate Way, Manchester, was arrested for simple assault, criminal trespass,

and criminal threatening/intimidation.

04/17

Brittany J. Grant, 26, 18 ½ Forest St, Concord, was arrested for driving after revocation/suspension, possession of drugs in a motor vehicle, and operating with a motor vehicle with a suspended registration.

04/19

Myles Tonkin, 33, 136 West Parish Rd, Concord, was arrested for driving after revocation/suspension and operating a motor vehicle with a suspended registration.

04/23

Cre E. Clay, 20, 2 Spaulding St, Nashua, was arrested for possession of controlled/narcotic drugs and operating a motor vehicle with a suspended registration; Robert Chestnut, 18, 442 Fourth Range Rd, Pembroke, was arrested for possession of controlled/narcotic drugs (x2), and arrest on a warrant (x2); Thomas Pillsbury, 26, 261 Mount Delight Rd, Epsom, was arrested for possession for controlled/narcotic drugs.

04/24

Tyler M. Corey, 22, 7 Dakin St, Concord, was arrested on a bench warrant; Robert Chestnut, 18, 442 Fourth Range Rd, Pembroke, was arrested for possession of controlled/narcotic drugs.

04/27

Nathan Reyes, 27, 47 Knox Rd, was arrested for driving while intoxicated.

04/28

Hino M. Brazil, 38, 276 Main St, Apt#6, Tilton, was arrested on a warrant (x2) and operating without a valid license.

There was one protective custody for drunkenness in the month of April.





8 BANKING TIPS MILLENNIALS NEED TO KNOW

By Colette Garside-Conway

"Millennials are digital natives who understand the importance of staying connected socially, but staying connected to their bank can help their finances as they encounter life's many milestones," said Rob Nichols, ABA president and CEO. "From enhanced mobile resources to free budgeting tools, banks offer a variety of products and services to complement millennials' unique lifestyles and ease their worries as they prepare to make some of life's biggest financial decisions."

With a recent report finding that more than 4 in 10 U.S. millennials say they are "chronically stressed" about money, here are eight tips to help them secure a strong financial footing:

Go cyber shopping for a bank that fits your style. There are lots of options out there with different advantages. Be selective and get the best prices, services, convenient locations and lowest fees for credit cards, bank accounts and loans.

Use bank tech to save without thinking about it. Consider automatic payroll deductions or automatic transfer from checking to savings. Arrange to have a specific amount transferred to your savings account every pay period.

Download your bank's mobile app and make some smooth moves. Manage your finances from the palm of your hand. With the click of a button, you can easily make a deposit or access a record of all your recent transactions. Be sure to download the latest updates when they are available.

Sign up for email or text alerts. Get up-to-date info, on the go, the way you want it. Ask for an automatic alert when your balance falls below a certain level, or to confirm when certain types of transactions occur, such as online purchases or transactions of more than \$500.

Use the personal finance tools your bank may offer. Banks offer an array of budgeting tools and resources to help you keep your finances in check. Access these via



Colette Garside-Conway
cgarside@sugarriverbank.com
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EQUAL HOUSING LENDER 🗈

your bank's mobile app and web-site

Expect the unexpected – set up a rainy day fund. The last thing you want to be is stressed when life's unexpected expenditures come knocking on your door. Set up a secondary checking or savings account for emergencies or link an existing account to your main account as an added layer of protection.

Get a head start. Banks play a major role in helping customers prepare for major life events such as buying a house and planning for retirement. Ask your banker how you can get a head start on your first major purchase by establishing credit or about starting a retirement account with a 401(k) from a previous employer.

Stay connected with social media. Interact with your bank via social media to get the latest news on products and services, ask bankrelated questions, join in on conversations and find links to exclusive bank content.





Recycling for Earth



Mini Fact:

Today, **Americans** recycle about 34 percent of our waste.

Earth Day was Friday, April 22. For 46 years, this special day has reminded people about environmental issues and helped them make changes to protect our planet.

In the 1960s, people became more concerned about the environment. They started to realize we were using up the Earth's resources. People learned how important it is not to waste resources. It became clear that recycling was necessary.

Sorting out recycling

You, your family and your school probably

recycle some waste: paper, aluminum cans, plastics and glass. Have you ever wondered what happens after you put the items in the recycling bin?



Each community has different ways to sort its recyclables. Different materials might need to be kept separate. For example, aluminum cans might go in one bin and tin cans in another. Colored glass might need to be separated from clear glass.

This type of recycling is called multistream. There are many streams of different materials.

Other communities don't require that people sort goods at all. They can mix different materials, such as glass and newspapers, in the same bin.

This type of recycling is called **single**stream. The recycled goods are all dumped in one single stream onto sorting machinery.



Paper comes down a conveyor belt at a recycling facility near Chicago.

Sorting through the stream

In single-stream recycling, everything is dumped all together onto a large moving belt, or **conveyor belt**. Then:

- Rubber rollers shaped like stars knock off the cardboard onto its own moving belt.
 - Blasts of air blow paper onto another belt.
- Glass is pushed down into big bins under the moving belt, where it is smashed.
- Optical* machinery sorts glass by color. Another optical sorter separates plastic by color.
- Electromagnets grab metal items such
- Magnets can't pick up aluminum. Instead, a swirling electrical flow, or **current**, flips the lightweight aluminum off the main belt.

*Optical (AHP-ti-kul) means something relating to seeing. Optical machinery uses light to "see" what it's looking for.

A recycling tradition

People have always recycled. Before machines and big factories, most things were made by hand. Materials were so hard to get and items took so long to make that everyone recycled.

For centuries, people have:

- melted down metal goods to make new tools or jewelry;
- torn down old buildings and reused the bricks or wood to build something new;
- cut up old clothes and other cloth goods to make other clothes, quilts and
 - recycled paper to make new paper.

War recycling

During World War II, America needed metal and other materials to fight the war. The government started a campaign to convince people to recycle.



Signs urged people to pile up their scrap metal for collection. This could include things such as pots and pans, rakes, irons or birdcages. Kids pulled wagons from door to door gathering the metal.

After the war was over, materials remained scarce, and people continued to recycle for many years.

Resources

On the Web:

epa.gov/recyclecity

At the library:

- "Recycling Day" by Edward Miller
- "One Plastic Bag: Isatou Ceesay and the Recycling Women of the Gambia" by Miranda Paul
- "Reduce, Reuse, Recycle" by Helen Lanz

Try 'n' Find

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





Unscramble the words below that remind us of Earth Day.



lpari	
itcalem	
Inulotoip	
tarwe	

Mini Jokes



from the clouds? Winton: A raindeer!

Wendy: If you're broke, why should you look up at the sky? William: To see if there is any change in the weather!

Eco Note

A team of scientists says remote cameras

have shown some West African chimps throwing rocks at trees, piling the stones as they make loud, panting hoots. One scientist said that through the ages humans in West Africa have gathered stones at "sacred" trees, which look "eerily similar" to what was just found in the chimp population. adapted with permission from Earthweek.com

For later:

Check with local recycling centers to see if tours are available.

Answers: April, climate, pollution, water.

REVERSE MORTGAGES, THE GOOD, THE BAD AND THE UGLY!

By Ben Kiniry

A reverse mortgage is a type of loan, and also a retirement planning tool, that may be utilized by seniors to tap into the equity of their homes. In a nutshell, a homeowner, over the age of 62, may utilized a reverse mortgage to borrow against their home's equity. Under the terms of this type of mortgage, the owner continues to hold title to their home. A reverse mortgage can be a valuable retirement resource as many seniors' largest asset is their home. Imagine if you could open up a line of credit, like a checking account, and be able to utilize the value of your home to pay for your cost of living, all while still residing in your home. It is like a two for one sale, and who doesn't like getting a bargain?

We all know how a <u>conventional mortgage</u> works. Money is borrowed from a lender in order to purchase our homes. Then most of us make payments for anywhere from fifteen to thirty years. With each payment made, the borrower's amount of ownership increases, and then one day the home is paid off. I have a vague childhood memory of my mother burning her discharge of mortgage as a way of celebrating this major life event.

So, how does a reverse mortgage work? It is kind of the reverse of the conventional mortgage. Instead of making payments and increasing your principal, you receive payments (can be lump sum, monthly amount, or line of credit) and as you

Elder Law Estate Planning Probate Law Veterans Pension Special Needs Trust/ **Disability Planning** Conservatorships/ Guardianships **Asset Protection/ Medicaid Planning Retirement Account** "Stretch" Trust **Providing Peace of Mind** One Family at a Time! 9 Van Ger Drive Bow, NH 03304 Tel: (888)471-2903 www.kinirylawfirm.com receive the payments the equity in your home decreases. You don't make a payment on the funds you receive, you just receive payments from the lender. During the course of a reverse mortgage, you may sell the home at any time, subject to the reverse mortgage, of course.

Since I don't make payments, what am I responsible for? You will need to continue to keep your home in good repair, maintain homeowner's insurance and pay your property taxes. You also need to keep your home as your primary residence.

When does a reverse mortgage need to be paid back? The reverse mortgage lender is repaid when the you die, no longer utilize the home as your residence, or your home is sold. Upon your death, the lender would sell your home, repay the debt you owe and the remainder would become part of your estate. What if you become ill and need to leave the home and cannot return, such as in the case of needing nursing home care? Same result more or less, the home is sold, the debt is paid and, in this case, the remainder would go to you.

What does this mean for you? Unfortunately, many seniors who are living on a fixed income don't have enough income to fully enjoy retirement, and may even fall short of being able to pay for necessities, like food and medication. If utilized wisely (this is not Vegas money), a reverse mortgage can be a powerful tool for those who need to increase their incomes on a monthly basis or whom incur an expense they could not otherwise afford (like a new roof, furnace or automobile). Tapping into their biggest resource may alleviate the shortfall and improve quality of life significantly, perhaps allowing the senior to stay in their home, which may be their strong preference.

How do I qualify for a reverse mortgage? First off, as stated previously, you need to be at least 62 years old. Second, you will need to have equity in your home. Beyond that, a formula is done in regards to the amount of equity you own in your home, interest rates, your age, etcetera. Note: if you have a conventional mortgage in place, the reverse mortgage may be utilized to pay off your traditional mortgage.

Hold on, it is not all fun and games. Reverse mortgage lenders are taking on significant risk. How is that you ask? When they make a loan to you based on your life expectancy, then every year you live is another year they don't get paid. For example, what if you borrowed at age 62 in an up market, then live to be 105 years of age and at the time of your passing the markets are



down. The lender may likely lose financially speaking, as their lien is only on the property itself. Well, the reality of this risk is not lost on lenders, and therefore the cost of setting up the reverse mortgage can be rather expensive as compared to a conventional mortgage. It is true that all mortgages have costs, which can include the interest rate, loan origination fee, mortgage insurance fee, appraisal fee, title insurance fees, and various other closing costs, but reverse mortgage fees are extremely high when compared with the traditional mortgage. I'm sure costs are all over the map, but the last two reverse mortgages I aided client's in acquiring cost those clients between \$10,000 and \$12,000 (I have heard of costs between \$20,000 and \$30,000). If the fee scares you, it should. If you still need to utilize this tool, however, then you will want to know that the fees can be added into the loan. An obvious downside of utilizing a reverse mortgage is the impact it has on the size of your estate when you are gone. As I'm sure you surmise on your own, every dollar you take out of the equity of your home through a reverse mortgage will not only decrease the remaining value of your estate dollar for dollar, but it will also incur interest and don't forget those start up fees.

In my practice, I see a reverse mortgage as a tool for my clients. That being said, I typically see this as a tool of last resort.

The information provided in this article does not constitute legal advice, not that you thought it did.

NATIONAL PRESERVATION MONTH

By Kathy Northrup Hooksett Heritage Commission

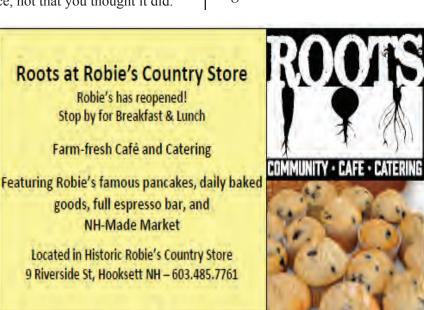
"This. Place. Matters." is the theme for National Preservation Month 2016 sponsored by the National Trust for Historic Preservation. The Town Council recently declared May as National Preservation Month in Hooksett. They cited the importance of recognizing the role of history in our lives and the contributions made by dedicated individuals in helping to preserve the tangible aspects of the heritage that have shaped us as a people.

In celebration of Preservation Month, the Heritage Commission, Robie's Country Store Historic Preservation Corp., Town Hall Preservation Committee, and Robie's Country Store will cosponsor the 12th Annual Hooksett Heritage Day on Saturday, May 21, 2016, with activities from 9 a.m. to 3 p.m.

Amber and Josh Enright, new operators of Robie's Country Store, will be offering samplings of menu items and other food products from 9 a.m. to 3 p.m. in addition to a luncheon special to celebrate the day. Their full menu will also be available. If you haven't yet checked out the new old Robie's, stop in for breakfast, lunch, takeout, or a sweet treat. Don't miss the great new selection of unique gifts.

From 10 a.m. to 1 p.m. members of the Town Hall Preservation Committee and Heritage Commission will be available at the old Hooksett town hall to talk about the history and future of this treasured building. Visitors will be really surprised by what's been done in the past year.

The Robie's Country Store Historic Preservation Corp. will be hosting a program at the store at 2 p.m. Jim Donison, Town Engineer, will talk about our Lilac Bridge-its past and future. Come and hear about the plans to memorialize this piece of Hooksett history and how the replacement bridge will open new opportunities for the Village to our south.



THE BOW TIMES May 2016 **FREE** VOL 23, NO. 5

TRAVEL TALK BY CHASE BINDER - FOXWOODS

Boomers.

the resort.

knowledge, explained that Foxwoods wants to morph the 70-30 revenue split to 50-50. They've pulled in focus groups, analyzed the demographics, looked at sales figures and come up with a new business plan. Much of the plan is designed to woo the socalled Millennials—the younger crowd that has grown up in the digital age and looks at the world much differently than us Baby

How so? At the risk of oversimplifying, young people are

looking for experiences. They

want action, adventure. A nice

quiet dinner out? Nope! They

want "eater-tainment" (great

word, huh?)—renowned ce-

lebrity chefs with cutting-edge

menus. A casino logo store?

Nope—they want world-class

shopping including name-brand

outlets. A sedate round of golf?

No way! They want eco-tour-

ism-things like zip-lines, el-

evated obstacle courses, outdoor

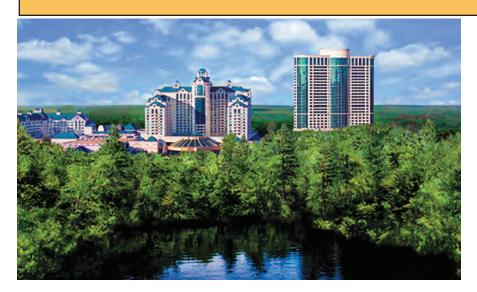
activities that challenge the mind

and body and make use of the

vast wooded area surrounding

As for gaming areas, they want

more fun and more noise. They



EXTERIOR OF ENTIRE FOXWOOD RESORT PHOTOS COURTESY OF FOXWOOD RESORT CASINO

If You Go

This article is just a teaser.

There is SO much more to see and do-no way could I talk about everything. Some tips:

- Begin exploring options at foxwoods.com.
- Sign up for a Foxwoods Rewards Card online before you go. You'll get offers, info and even the chance to win \$5-5000 instantly on machines at Grand Pequot or Fox Tower via the new FoxPerx.
- If you're new at gaming, set a daily limit of money you can afford to lose. Don't put money into any game you don't know how to play!
- There are ATMs everywhere, but if you want to avoid fees and don't like carrying cash, consider applying for casino credit and get cash via a "marker" at the casino cage.

I'll just say it. Bud and I go to Foxwoods to gamble. Sure... the pools, spas, exercise facilities are top-notch. The shopping and golf are world-class. The entertainment is some of the best in the Northeast. But for us there is nothing, absolutely nothing, like winning a big jackpot at one of our favorite video keno or video poker machines. Bells go off, lights flash, people gather 'round, and soon a casino employee is counting out hundred dollar bills in a brisk rhythm that marks each succeeding \$1000 with a bit of drama. Fun!

We do understand, though, that not everyone is in heaven sitting at a machine or a table for 8-10 hours straight. Nor is it an especially good business model for Foxwoods management to casino pulls in about 70% in gaming (that's the money you put into the machines or play on a table that doesn't make it back into your pocket). The remaining 30% comes from nongaming sources - restaurants, hotels, services like spas, etc. If your patrons don't have disposable enough to gamble (think back to the Great Recession of 2008), not only will your primary source of revenue suffer but all of your non-gaming revenue will

plan on people like us. A typical income suffer as well. Fewer gamblers



CONCOURSE AT FOXWOODS

= decreased need for rooms, food, etc. Luckily for the future Foxwoods, management has really "gotten" the idea of diversifying revenue streams. At a recent sit-down with Jason Guyot, Foxwoods VP for Resort Operations and Development, it became clear that Foxwoods is evolving towards a purposeful, thoughtful, well-planned goal. "We are going to be a oneof-a-kind, full-service resort destination—and soon, very soon!" said Guyot.

Guyot, a snappy dresser with a bright smile and a wealth of want skill-based gaming you can do with friends, prove how good you are, and win some money. They want clubs and party pits. They want the sexy look of gogo girls. They want bands they can relate to right on the gaming floor and they want headliner concerts, comedians and entertainers just a few steps away.

Much of the above is already there. The new Tanger Outlets are open and running at full steam. More is on the way over the next few months-and it's exceptional. How about getting a tattoo at a Mario Barth (yes,



Chase Binder

the Las Vegas Mario Barth) tattoo parlor? But management is also wise to segment the 9 million square foot resort. While anybody can game anywhere, The Fox Tower is being ramped up for the younger set. (Though I DO have to admit that I won an extremely plump jackpot there a couple of weeks ago.) The Grand Pequot Casino is for the higherend gamers. (Though they do have 25 cent machines that have paid me a lot of money over the years!). Cedar, Festival and Rainmaker Casinos are designed to make the mid-range gamer comfortable. (Hint—try the bank of progressive nickel video poker machines at Cedar-often they are hot and can pay up to \$1800 for a Royal Flush).

If you've noticed I've come 'round to gaming again, well... that's me. Bud and I have loved the many, many concerts we've seen, the headliner comedians, the great food, the Norwich Spa at Grand Pequot-and I understand Gretta Monahan's 21,000 s.f. G Spa and Salon at Fox Tower is even more amazing. We're excited to see all the new things happening down at Foxwoods, truly. We're quite sure that the business model will succeedwhich means that Foxwoods will be there for a long, long time. This is great because this gives us plenty of time to give more of the 4,800 slot machines a whirl, not to mention the 256 tables (Let It Ride and High Five are my favorite games, but there's lots more). Bud will be able to work the Poker Room's 95 tables-always chasing the Bad Beat Jackpot, which can run up to \$350,000 or so.

This gives us plenty of time to give more of the 4,800 slot machines a whirl, not to mention the 256 tables. I'll say it again, we go to Foxwoods to gamble.

BOW GARDEN CLUB

By Joyce Kimball

BOW GARDEN CLUB & BOW ROTARY "CLEAN UP!



Bow Rotarian Chuck Rheinhardt and Bow Garden Club member Janis Kuch model their organizations' "At Work" tee shirts. Photos by Joyce Kimball

Members of the Bow Rotary teamed up with members of the Bow Garden Club to tackle the garden club's annual "Spring Clean Up" project on Saturday, April 16th. The community park known as Rotary Park located at the corner of White Rock and Bow Center Road was the primary site, however some of the workers crossed the road to clip and rake around the perimeter of the Town Gazebo as well. Several Rotarians showed up to work prior to the 8 a.m. start time even before the garden club's Civic Beautification Chairman, Sue Smith could arrange the coffee, juice and donuts to fuel them! About a dozen members of the Rotary Club came to help and

a similar number of Bow Garden Club ladies were on hand to lop dead branches, clip back shrubs and rake up lots of leaves and other winter debris. The whole project was completed in less than three hours with a few garden club members staying behind to do a little weeding among the flowering daffodils and hyacinths.



BGC Civic Beautification Chairman Sue Smith pitches in to rake around the hyacinths at Rotary Park during the garden club's annual "Spring Clean Up."

The garden club fully appreciates the Rotarians stepping up yet once again to help them with their annual Spring Clean Up.



A 5 WOMAN PLAY

The Pittsfield Players will present THE DIXIE SWIM **CLUB** at the Pittsfield Scenic Theatre on May 19th-21st at 7:30pm. and May 22 at 2pm. Tickets are \$15.00 and will go on sale on May 1, through Ticketleap or by calling the theatre for reservations 435-8852. The play, directed by Carole Neveux, is about five southern women, whose friendship began when they were on the college swim team, and continues even now after thirty-three years. They recharge their relationships each August at the same beach cottage on the North Carolina's Outer Banks.

Sheree, the team captain, continues to organize and be the group's leader. Dinah, the wisecracking overachiever is a

career dynamo. Lexie, pampered, and determined to hold on to her youthful looks as long as she is able, even after numerous divorces. **Bow's Debra Douglas is Lexie**. Vernadette, self-deprecating, is acutely aware of chaos in her life and embraces it. Rounding out the group is their very own little "ray of sunshine," Sister Mary Esther.

The four weekends that make up the play are a glimpse of the years they have been together, shows us how they deal with life's challenges, and even through the raucous repartee, when fate throws a wrench in their lives, their team work and spirit prove to be strong and vibrant. This hilarious comedy is best described as a cross between "Steel Magnolias and The Golden Girls."

BOW GARDEN CLUB SPRING PLANT SALE

The Bow Garden Club will hold their annual Spring Plant Sale on Saturday, May 28th at the Bow Community Building, 3 Bow Center Road from 8:00 a.m. to 12 noon.

Annuals, Perennials, Vegetable Starters, Herbs and gorgeous hanging plants will be available for purchase with proceeds to benefit the Bow High School Scholarship Program, the Club's ongoing civic beautification efforts and the various community projects they participate in year to year. Experienced garden club members will be on hand to provide personal assistance to patrons in regard to plant selection and planting advice. A silent auction of a fairy/mini garden will also take place.

Members divide perennials from their own gardens to sell in addition to the perennials they purchase from a local grower for resale. The members' perennials are all donated, and sold at very low prices



Tables full of colorful accent and bedding plants will be offered for sale again this year.

and their sales are clear profit for the club. The garden club's annual Spring Plant Sale is their primary fundraiser, followed only by their annual Poinsettia Pre-Sale that takes place in October. The garden club would like to extend their appreciation to all the townspeople that faithfully patronize their Spring Plant Sale year to year and to encourage newcomers to "shop them first" on Saturday, May 28th".

For more information please contact BGC President Susan Johnson at 224-9808 or <u>Schiltgen6@comcast.net</u>.



Shoppers and Bow Garden Club members at last year's plant sale.

JUNE 13th MEETING

The Bow Garden Club's next meeting will be held on Monday evening, June 13th at the Old Town Hall, 91 Bow Center Road. The meeting will feature an educational program titled "Plants: What's New and Special" presented by Nancy Toole from the Black Forest Nursery in Boscawen. Nancy will talk about what's new in perennials and will be bringing some of the new varieties with her for "show and tell". Have some plant questions? Nancy will allow time to answer them. The program will start at 6:30 p.m. followed by a brief business meeting. Social time and light refreshments begin at 6:00 p.m. Guests and prospective members are always welcome at Bow Garden Club meetings!. For more information about the garden club please visit www. bowgardenclub.org or contact BGC President Susan Johnson at 224-9808 or Schiltgen6@comcast.

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BOW REAL ESTATE SALES

APRIL 2006

2 Nathaniel Drive, 3688 gla, glaag 2826, 4 br, 2.5 bath, 2 car att., 2.24 acres, Sold \$460,000 04/15/16

19 Wheeler Rd, 3171 gla, glaag 3171, 4 br, 2.5 bath, 2 car att., 2.40 acres, Sold \$412,000 04/04/16

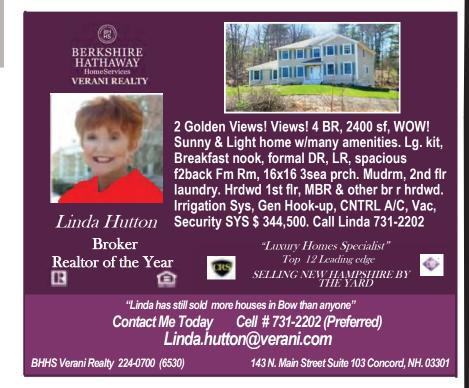
5 Stoneybrook Rd, 2192 gla. glaag 1872, 3 br, 2.5 bath, 2 car under, 2.82 acres, Sold \$289,000 04/15/16

24 Bow Bog Rd, 1312 gla, glaag 960, 3 br, 1.0 baths, 1 car under, 1.03 acres, Sold \$191,500 04/08/16

LAND 38-52 Branch Londonderry Tpke East, 22.00 acres, Sold \$75,000 04/22/16

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

These statistics are for all Bow Sales for the period 4-1-16 thru 4-30-16, 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

(FITNESS CONT. FROM P. 7)

careful of sports drinks that function more as sugar-delivery systems than workout tools. There's a ton of marketing behind them, and 9 times out of 10, you're better off drinking water and using that sports-drink money on a piece of real food (or, in this case, some real fruit juice). Make sure you don't use your postworkout eating as a chance to load up on too much sugar, or things you might not eat if you hadn't worked out. And avoid fats (pizza, chicken wings etc.) for the same reason you avoided them before you exercised: they>re too hard for your stomach to digest after all that work.

THE FINAL BITS OF ADVICE

Eating after exercise takes some time to get used to. Remember that if you're working out just 2-3 times a week, it's not as fundamentally important to concentrate on your post-workout recovery. But if you're working out nearly every dayit's *essential*. And don't think of

your post-workout food as a proper meal: the portion sizes should never get that big. Says the Well Blog: "it's a small amount - a fist-sized quantity. Low-fat chocolate milk works very well. The goal is not a post-exercise meal. It's really a post-exercise appetizer to help the body recover as quickly as it can." That's a strange-but-perfect way to think about it: a post-exercise appetizer.

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. Please feel free to forward this article to any of your friends that may like this. Referrals are always appreciated and always rewarded.

Thank you and have a fantastic



microwaves.

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THANK YOU!!!!

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COULD SOCIAL SECURITY REALLY GO AWAY?

Just how gloomy does its future look?

By Dominic Lucente, CFP

Will Social Security run out of money in the 2030s? For years, Americans have been warned about that possibility. Those warnings, however, assume that no action will be taken to address Social Security's financial challenges.

Social Security is being strained by a giant demographic shift. In 2030, more than 20% of the U.S. population will be 65 or older. In 2010, only 13% of the nation was that old. In 1970, less than 10% of Americans were in that age group.¹

Demand for Social Security benefits has increased, and the ratio of retirees to working-age adults has changed. In 2010, the Census Bureau determined that there were about 21 seniors (people aged 65 or older) for every 100 workers. By 2030, the Bureau projects that there will be 35 seniors for every 100 workers.¹

As payroll taxes fund Social Security, the program faces a major dilemma. Actually, it faces two.

Social Security maintains two trust funds. When you read a sentence stating that "Social Security could run out of money by 2035," that statement refers to the projected shortfall of the Old Age, Survivors, and Disability Insurance (OASDI) Trust. The OASDI is the main reservoir of Social Security benefits, from which monthly payments are made to seniors. The latest Social Security Trustees report indeed concludes that the OASDI Trust could be exhausted by 2035 from years of cash outflows exceeding cash inflows.^{2,3}

Congress just put a patch on Social Security's other, arguably more pressing problem. Social Security's Disability Insurance (SSDI) Trust Fund risked being unable to pay out 100% of scheduled benefits to SSDI recipients this year, but the Bipartisan Budget Act of 2015 directed a slightly greater proportion of payroll taxes funding Social Security into the DI trust for the short term. This should give the DI Trust enough revenue to pay out 100% of benefits through 2022. Funding it adequately after 2022 remains an issue.4

If the OASDI Trust is exhausted in 2035, what would happen to retirement benefits? They would decrease. Imagine Social Security payments shrinking 21%. If Congress does not act to remedy Social Security's cash flow situation before then, Social Security Trustees forecast that a 21% cut may be necessary in 2035 to ensure payment of benefits through 2087.³

No one wants to see that happen, so what might Congress do to address the crisis? Three ideas in particular have gathered support.

*Raise the cap on Social Security taxes. Currently, employers and employees each pay a 6.2% payroll tax to fund Social Security (the self-employed pay 12.4% of their earnings into the program). The earnings cap on the tax in 2016 is \$118,500, so any earned income above that level is not subject to payroll tax. Lifting (or even abolishing) that cap would bring Social Security more payroll tax revenue, specifically from higher-income Americans.³

*Adjust the full retirement age. Should it be raised to 68? How about 70? Some people see merit in this, as many baby boomers may work and live longer than their parents did. In theory, it could promote longer careers and shorter retirements, and thereby lessen demand for Social Security benefits. Healthier and wealthier baby boomers might find the idea acceptable, but poorer and less healthy boomers might not.³

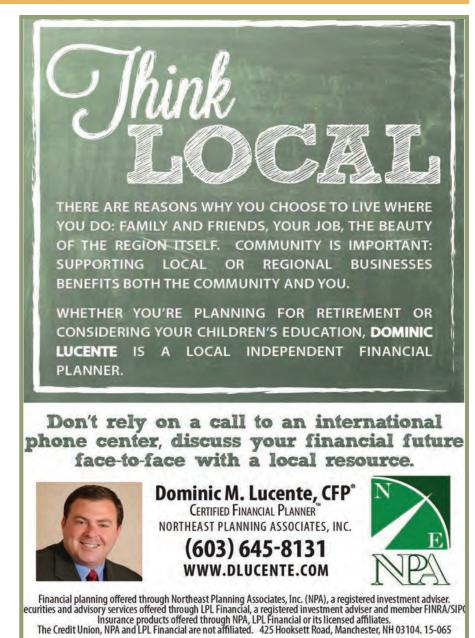
*Calculate COLAs differently. Social Security uses the Consumer Price Index for Urban Wage Workers and Clerical Workers (CPI-W) in figuring cost-ofliving adjustments. Many senior advocates argue that the Consumer Price Index for the Elderly (CPI-E) should be used instead. The CPI-E often gives more weight to health care expenses and housing costs than the CPI-W. Not only that, the CPI-E only considers the cost of living for people 62 and older. That last feature may also be its biggest drawback. Since it only includes some of the American population in its calculations, its detractors argue that it may not measure inflation as well as the broader CPI-W.3

Social Security could still face a shortfall even if all of these ideas were adopted. The Center for Retirement Research at Boston College estimates that if all of these "fixes" were put into play today, the OASDI Trust would still face a revenue shortage in 2035.³

In future decades, Social Security may not be able to offer retirees what it does now, unless dramatic moves are made on Capitol Hill. In the worst-case scenario, monthly benefits would be cut to keep the program solvent. A depressing thought, but one worth remembering as you plan for the future.

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

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WITHOUT LEADERSHIP FROM HASSAN, NH'S MENTAL HEALTH CRISIS BEDS REMAIN EMPTY

By State Senator David Boutin

Our country has a mental health crisis and New Hampshire, like other states, has fallen short. As legislators, one of our most important jobs is to protect New Hampshire's most vulnerable citizens, which is why we took charge to address this crisis.

We quickly identified that there was a serious need for increased emergency mental health care services. Emergency room wait times were steadily increasing, largely due to the demand brought on by mental health patients seeking specialized care, which most ER's are not structured to provide. Patients in need of mental health treatment were and still are waiting days in the emergency room for mental health services.

We worked to increase funding in the state budget to begin to address these needs. But in order to help eliminate long waiting times and help better direct appropriate



care, I sponsored legislation last year to fully fund the opening of a 10-bed crisis unit at the New Hampshire State Hospital, as soon as possible. This bill was specifically designed to help reduce the number of patients seeking emergency mental health care that end up in emergency rooms across the state.

Because of the lack of available treatment and the seriousness of this crisis, I assumed this would be a top priority for the Governor. Surprisingly enough, her Department of Health and Human Services has been unable to staff these critical positions. In conjunction with a serious lack of leadership and mis-

management coming from the corner office, these emergency mental health beds remain unfilled.

These critical mental health resources continue to sit idle despite the legislature's work to fully fund, staffing and opening of the crisis unit, which should have happened almost a year ago. We fully expect the Governor to use the power of her office to direct the Department of Health and Human Services to get the crisis beds open now – if she is sincere about the mentally ill.

Hospital emergency rooms continue to be filled with patients in need of specialized mental health treatment who still have no other option in critical moments. Not opening this unit has become needlessly burdensome for our local hospitals, especially amidst a substance abuse crisis, and unfair to the mental health patients who are not getting the care they need. More recently, the Department of Health and Human Services had been unable to fill nursing positions in the new unit, claiming the State's pay was lower than other local private hospitals. With careful attention and aggressive management from the Governor, this issue could have been addressed in a timely manner through the budget process. Instead, this issue was brought to the legislature by her several months later.

The Joint Legislative Fiscal Committee approved a pay increase for nurses and medical professionals at the New Hampshire hospital in order to be more competitive. This legislature has done everything in its power to ensure the 10 beds for mental health patients in crisis are made available so that these individuals can begin to receive the care they need beyond the emergency room. Yet here we are, almost a year after the unit was completed and it sits empty while the demand grows for these critical mental health care services.

I am tired of excuses. The legislature has acted; now it is time for the Governor to do her job and do whatever it takes to get this unit open.

Sen. David Boutin (R-Hooksett) Represents Bow in District 16 and Chairs the Senate Ways and Means Committee, and is a Member of the Executive Departments and Administration and Capital Budget Committees.





FOUR ITALIAN WHITES TO TRY THIS SUMMER

By Nicole Habif



The warmer weather is (finally!) arriving – which means its time to stock up on crisp, refreshing whites. If you're a fan of this wine style, head to the Italian section of your local wine shop and seek out some of these beauties. Then chill, pop the cork, and enjoy!

Pinot Grigio Despite being one of the most popular (and biggest selling) whites in the world, this summer fridge staple can sometimes lack the aroma and flavor complexity of some of the other wines on this list. Because it's in such demand, mega producers encourage the highest possible yield of grapes from their vines – but too much fruit growing on one plant will dilute the grapes? true character. Producers who work to keep their yields low, however, are rewarded – as are their customers. Pinot Grigio made with grapes from low-yielding wines show off intense aromas and flavors of white flowers, lemons, golden apple and a classic, bitter almond tang. *Region* to look for on the label: Alto Adige

Friulano (aka Sauvignonasse, if you're feeling fancy) This one may be harder to find, but I promise you'll be rewarded for your efforts. With a slightly fuller body than Pinot Grigio, Friulano is a real northern Italian specialty and is an amazing match for summer pastas or pork tenderloin. The best will deliver an inviting herbal/almond/grassy character accented by ripe peach. Friulano actually changed my oncelow opinion of Italian whites, and today it's one of my favorite varieties in the category. Region to look for on the label: Friulano Isonzo

Prosecco Italy's classic sparkling wine is very food friendly. Pair it with hot dogs, grilled sea bass with peach salsa or seasoned chicken burgers and you've got an instant party. It's made with the Glera grape and can be both *spumante* (fully sparkling) or *frizzante* (lightly sparkling). Those all-important bubbles are added during a second fermentation which takes place in a steel tank – not in the bottle, as in Champagne. This makes the wine cheaper

to produce and, in turn, way easier on your summer party budget. (If you're not a fizz drinker, look for Prosecco's *tranquillo* style – it has no bubbles, but is harder to find in the States.) *Region to look for on the label: Prosecco di Conegliano-Valdobbiadene*

Sardinian Vermentino Gorgeous Sardinia is home to more sheep than vines (the island is one of the biggest producers of milk for Italy's famed Pecorino cheese), but the sandy soils are an ideal base for Vermentino. Intense Mediterranean sun coaxes grapes here to serious levels of ripeness, but those cool sea breezes lock in acidity – so you're left with a vibrant, intensely fruited white with lively aromatics of citrus blossom, lemon and yellow peach. Decanter magazine's Andrew Jefford wrote in April that Sardinian Vermentino "may be the world's best" ... plan a lobster boil with some friends and decide for yourself. Region to look for on the label: Vermentino di Gallura

Cheers!

Nicole Habif of Bow is certified at the Advanced Level by the Wine & Spirits Education Trust. Lori Zibel Receives
UNH Manchester
Undergraduate Research
Conference Award

By Kassidy Taylor

Each year, the University of New Hampshire recognizes and celebrates student work at the <u>Undergraduate Research Conference</u>. Spanning both the Durham and Manchester campuses, the URC is one of the largest conferences of its kind in the nation.

Lori Zibel of Bow received this year's URC oral presentation award recipient for her presentation titled "Human Rights and the Bombing of Hiroshima." Zibel's presentation questioned the intersection of human rights and the atomic bombings of Hiroshima and Nagasaki, examining how the bombings transformed American and international perspectives.

"I hope that those who saw my presentation were able to understand that human rights is a multifaceted issue," Zibel, a history major, said. "The atomic bombings of Hiroshima and Nagasaki demonstrate that achieving globally protected human rights requires all nations, however powerful, to scrutinize their human rights practices."



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BAKER FREE LIBRARY NEWS

By Lori Fisher

ONLY \$54,000 TO GO!!!

We're 91% there! With only \$54,000 left to raise, we're within striking distance of completing the private fundraising and starting the final phase of the Lower Level Renovation project. There are plenty of recognition opportunities and naming opportunities still available for your family and/or business through the Donor Tree or naming a space in the Lower Level. 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!

LEARN A NEW LANGUAGE FROM YOUR HOME!



Planning a vacation to a foreign locale? Interested in learning a new language? Use the comprehensive Transparent Language online resource anywhere, anytime using your Baker Free Library card! This language resource is a fully online learning experience that you can take with you wherever you go. Packed full of pronunciation, speech, grammar, writing, and vocabulary-building lessons,

Transparent Language provides a fun and engaging experience for all levels...beginner to fluent speaker. For the past three years, Baker Free Library has offered this resources to Bow residents with growing success. The top languages studied by our residents include Latin American Spanish, French, German, Mandarin Chinese, and Russian. There are over 100 languages to choose from, including Arabic, Canadian French, Scottish Gaelic, and Zulu.

All you need to do to start is log into the Library's catalog and click on the link towards the bottom of the homepage. Then create your own log-in for Transparent Language, and you are ready to go! Questions? email info@bak-erfreelib.org or call 224-7113. And if you have a child that is interested

in online language learning, please let us know -- we are looking into adding a children's component and would love to hear from you about your child's needs.

MUSEUM PASS REMINDERS FOR THE SUMMER

The Friends of the Baker Free Library contribute funds to purchase 8 museum passes throughout the year. Right now, we offer passes to the following institutions:

Currier Museum of Art (Manchester, NH)

McAuliffe-Shepard Discovery Center (Concord, NH)

Museum of Fine Arts (Boston, MA) Museum of Science (Boston, MA)

New England Aquarium (Boston, MA)

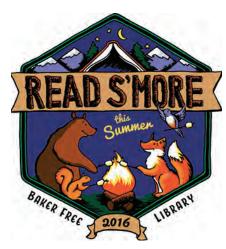
SEE Science Center (Manchester, NH)

Squam Lakes Natural Science Center (Holderness, NH) Strawbery Banke Museum (Portsmouth, NH)

- Passes vary by institution, but generally either provide a discounted rate for between 1 and 4 individuals, or free admission for families.
- The New England Aquarium does NOT allow passes in July and August due to their own policies so we will not have a pass to offer during those two months
- If you know the date you want to reserve, call ahead...sometimes passes are booked weeks ahead of time for long holiday weekends
- One museum pass is allowed per adult library card holder per day
- If you reserve a date and then no longer plan to go, please let us know...sometimes we have a waiting list for particular days/ passes, and we can only issue one pass per day per institution.

For more information, visit the Museum Pass page_of the Library's web site.

SAVE THE DATE: SUMMER READING KICK-OFF ON JUNE 24



The Library's annual Summer Reading Kick-Off Event will take place on Friday June 24th from 4 p.m. to 7 p.m. in the Library! The theme this year is "Read S'more this Summer," and we'll focus on camping and other outdoor nature activities. The Kick-Off Event has become a tradition for families in Bow, with games, activities, food, and the chance for all ages to sign up for Summer Reading. Stay tuned for more details about classes and events this summer! Email info@baker-Questions? freelib.org or call 224-7113.

LIBRARY CLOSURES IN MAY

The Library will CLOSE EARLY on Saturday 5/28 at 2 p.m. for our annual carpet cleaning, and will remain CLOSED through Monday 5/30 in observance of Memorial Day. We'll re-open on Tuesday 5/31 at 10 a.m.

The Library's online catalog is available 24/7 to reserve, renew, and request books – just log in through our website www.bowbak-erfreelibrary.org using your library card number and phone number. The book drop and CD/DVD drop are available for you to return materials any time over the holiday.

Have a Safe and Happy Memorial Day!



BOW HIGH SCHOOL PERFORMING ARTS DEPARTMENT ANNOUNCES AUDITIONS FOR



The Bow High School Performing Arts Department would like to announce its first annual summer theatrical production, PIPPIN. This production will be open to any incoming and current BHS students, as well as any previous BHS alumni!

Auditions will be held at Bow

High School on Tuesday, June 14th and Wednesday, June 15th from 6:00pm until 9:00pm. All audition information can be found at https://sites.google.com/a/bhs.bownet.org/musicdept/home, or by contacting Sarah Evans at sare-yans@bownet.org.





ON AGING - ADVOCACY

By Donna Deos

Welcome to the May article of "On Aging." Last month we talked about Transitioning Your Parent or Loved One and just how much goes into that. This month, as promised, I want to talk with you about Advocacy.

My very first online course that I offered was on "Advocacy - how to best represent the ones we love." I started with Advocacy because it is usually where our role in helping our loved ones really begins. Most of us don't even realize we are doing it. Then the next thing we know, we are up to our eyeballs, in way over our heads and feeling unprepared.

So, what is Advocacy? It is defined in Webster's Dictionary as "the act or process of advocating: support." The word Advocate is defined as "1. One that pleads the cause of another; one that maintains or defends a cause or proposal; and 2. To plead in favor of."

Advocates are those who represent us and speak up for us when we need it. It starts off in life as the people who raise you, who guide you and protect you and your best interests. As we age the people who advocate for us and for whom we advocate changes. Also as we and our loved ones age the roles reverse and we often find ourselves as the advocates for our parents. This is why it sneaks up on you. It starts with you attending an appointment with your parents or receiving a call from a well-meaning friend or neighbor of theirs who has concerns. It mushrooms into a part time occupation and sometimes branches into a full time position in many cases.

To best represent the ones we love we need to know them well. We need to know how they feel about important topics. Topics we usually are uncomfortable speaking to anyone about. However, it is critical that we do have these conversations. If we don't know what they really want to have happen heaven forbid a crisis hits – then we can't do our best in advocating for them and ensuring that their wishes are carried out.

We need to go beyond just finding out what their wishes are. We need to go all the way to finding out why they feel the way that they do. I promise you, when you are



the one facing the moment of crisis and needing to act on their behalf, you will be flooded by emotion. You will be overrun with what you want for them, which may not be at all what they would want, and you need to be prepared to act accordingly. It also will not be a simple black or white scenario so you need to be able to handle the color variations that you end up facing.

If you can't do that, then you should not be their main advocate. Someone else, who can know them clearly and intimately and act on their behalf, should be the one in the lead as their advocate.

This is also a time of turmoil for all family members. Just because vou had the conversations with them and are aware of their wishes and why they have them does not mean that your siblings or other family members involved will understand and support you.

To be an advocate is serious business. To communicate clearly and effectively with your loved ones about your wishes and the reasons behind them is paramount to everyone's happily ever after. If you don't believe me, talk to my fellow Bow Times Author, Attorney Ben Kiniry. He can tell you how absolutely important a subject this is and give stories of times when people failed to talk about it and plan for it and things went very wrong.

He can also tell you, as can I, about times where things went very smoothly because people clearly understood their loved ones wishes and were able, as difficult as it was, to honor them and give them the type of ending they wanted.

Now, not all advocacy ends in loss. Advocacy can be a long journey and a very rewarding one. You become very close to your loved one as you get to know them better

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and better through the discussions and experiences. It can be an intimate and rewarding journey.

Don't you owe it to yourself and those you love to start and think about it now? There will never be a good time to have these conversations because people prefer to hide from them and pretend they will be fine without addressing them. Addressing it now, when there are no crises happening can be the best time ever. No one is threatened or feeling weak or hurt. Approach it from a place of love, where you are showing them how much you want to support them and what they want. It is a wonderful gift for both of you. You won't have to second guess yourself later and you will both have peace knowing that you are on the same page. They have an ally. You are in their corner to love and support them through anything that can come their way. This is what they need most when they are facing life changing incidents. They need a champion who will ask the right questions at the right times, someone who will respectfully promote their cause and their wishes and who will help them successfully reach their goal - whatever that goal may be, as best as can possibly be done given the circumstances.

If you have no idea how to approach this subject, give me a call or shoot me an email at contactus@ donnadeos.com. We can talk. I can even come help you have the conversation if that makes it easier for all of you. Just don't put off to tomorrow something that is much easier handled today. You can be the best advocate your loved one could ask for and I can help you get there.







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BOW HIGH SCHOOL HONOR ROLL

Bow High School is pleased to announce the Third Quarter Honor Roll. High Honors recognizes students who received an "A" grade in all of their classes. Students need to carry a minimum of four Bow High School classes to qualify. The Honors List recognizes students who received "A" and "B" grades while carrying a minimum of four classes. By Martha Rae

HIGH HONORS LIST Grade 12

Shannon Benson Julia Currier Henry Ess Margaret Jensen **Brooke Johnson** Robert Joscelyn Caitlyn Keenan Gavin Lacourciere Samantha MacEachron Owen Molind Ryan Murray James Petzold Benjamin Smith Evan Vulgamore Katrina Wells Dylan Wheeler **Taylor York** Laura Zbehlik Sarah Zecha

Grade 11

Kailey Andrew Austin Beaudette Kristen Benson Duke Biehl Pavel Burke Lucas Cohen Sohani Demian Collin Devaney Andrea Fortin Sarah Jarrar Nandita Kasireddy Rebecca Katz Conner Lorenz Joseph Lulka Megan Marshall Cassandra Meaney Leah Mitnitsky Emily Montebianchi Michael Mullen Samuel Neff Bryce Northrop Jack Olson Annelise Papinsick Brandon Parker Samantha Perry John Rich Isabella Urbina Sadie Warburton Brendan Winch

Grade 10

Claire Aurilio
Allison Beaudette
Brayden Binder
Jordan Blais
Mark Borak
Susannah Budd
Brian Bushnell
Abigail Coe
Lea Crompton

Sonya DeLorie Julianna Hager Dillon Hicks Laura Hoeker Julia Hollinger Kathleen Jenkins Grant Johnson Gabriella Kelly Alison Lambert Gillian Martin Christian McDonald Gwen Molind Nathan Murphy Ethan Paige Valerie Pascetta Lina Patel **Brett Provost** John Rolla Amanda Sampo Samuel Selleck Brianna White

Grade 9

Carter Abramson

Eve Anderson Samuel Berube Connor Blandini Brianna Boone Daniel Breault Macy Broderick Cassandra Cafasso Nathan Carrier Dillon Cate Sarah Ciotti Emma Conley Kirpal Demian Luca Demian Isabelle Dolcino Matthew Driscoll Samantha Eastman Lauren Goyette Elisabeth Hunter James Jensen Zoe Jukoski Natalie Kay Louis Keith Julia Landcastle Thomas MacEachron Kayleigh Marshall Amanda Marshall Grace Maurer Zachary McDaniel Sean Miclette Zachary Mullen Miah Munro Kylie Murphy Brenna Novakoski Caleb Olson Jonah Paige Andrew Ralston **Hunter Remick**

Caitlin Robbins

Joseph Savell

Daniel Silva

Jonathan Routhier

Jessica St. George Rebecca Thissell Jake Valpey Faith Walmsley London Warburton Jack Wixson

HONORS LIST

Madison Beauchain

Madison Constant

Joshua Ducharme

Grade 12

Yizhe Chen

Casey Day

Sarah Duval

Zachary Erickson Nicole Hodgkins Hadley Johnson Samantha Knapp Kaitlynn Leary Alexander Leger Yifan Liu Michael Malette Hunter Murray Claire Murray Amanda Murray Michelle Neal Adam Nelson Alina Pinney Benjamin Pinski Corbin Provost Christopher Robbins Francesco Scali Jacob Scott William Targett Sawyer Twombly Hayden Udelson Naina Vig Emma Walcott Allison Wilber Shane Wunderli

Grade 11

Bradley Zahensky

Sara Anoli Hunter Bakos Jonathan Bara Alexander Berube Sullivan Blair Saara Bliss Noah Bult Willow Bynum Carmen Celenza Brian Chagnon Douglas Champagne Robert Ciotti Lauren Craven Patrick Dubis Mason Elle-Gelernter Eliorah Finkelson Derek Gardner Alexander Gott Sebastian Grasso

Duncan Hall Riley Hicks Abigail Horner Tyra Jackson Zachary Jukoski Mac Kimball Aidan Koornneef Olivia Krause Devon LeCompte Hallie Lothrop Bryn Mayo Justin Mooney Molly Morrison Andrew Nicholls Vincent Petersen Elizabeth Pizzi Matthew Schwartz Colin Tracy Timothy Underhill Jack Vachon Riley Whelan Kirsten Wiesner Elysia Woody

Grade 10

Stephano Alvarez Rivera

George Anderson

Grady Beaulieu

Alicia Bernardi

Christopher Besho

Daniel Belair

Jordan Blais

Erin Boldwin Emily Buczala **Brody Call** Jack Corriveau Kyleigh Daley Danielle DesRuisseaux Desiree Doucet Nicole Epstein Nolan Filteau Haley Fleury Lexus Glew Mikayla Gobis Benjamin Guertin Amanda Hamilton Reagan Irish Jasem Jarrar Alexander King Justin Leach Sean Leary Rebecca Lessard Molly Litt Sarah Martin Katherine McCully Joseph Milano Sydney Mills Shannon Murray Alex Nagy Nicole Perry Diana Pollock Justin Porath Juliet Reed Emma Roberge William Russo

Jonathan Scott Savannah Speckman Zachary Udelson Samuel Valas Cole Wuellenweber Mikaela Zabielski

Grade 9

Spencer Allaben Joseph Auger Courtney Baer Michelle Baillargeon Olivia Bohlin Benjamin Boufford Alex Boufford Benjamin Bourrie Kenneth Breen Jonah Bult Hannah Call Ethan Callihan John Caprio William Carey Jacob Carter Elias Cohen Alyssa Colandreo Caitlin Craven **Hunter David** Caroline DeOliveira Spencer Desfosses Maxwell Elsasser Brennan Gillespie Corey Gott Mason Grasso Matthew Guimond Max Hinkell Abigail Johnson-Rienert Ellie Lambert Abigail Landry Jordyn LeCompte Jamie MacEachron Alistair Mayo John McCarte Michael McLean Serena Munro Olivia Murray Neeraj Naik Abigail Nappen Lindsey Nelson Elizabeth Parker Chiara Petretta Julia Pingree **Richard Pinney** Erica Podis William Radl Kendra Roux Angelina Smith Cody Tibbetts Hannah Topolosky Savannah Twombly Charlotte Ulrich Aidan Westenberg

BOW HIGH SCHOOL SPORTS

BOY'S VARSITY BASEBALL



BOYS SHOCK TWO-TIME DEFENDING CHAMPION CAMPBELL (MAY 14, 4-3)

They weren't worried about Campbell's 2014 Division III title. Or the follow up title the Cougars claimed last year. Or the 41 straight games Campbell had won. Their focus on this game worked as the Falcons beat Campbell, 4-3, on Saturday in Bow. It was the first loss since 2014 for the Cougars (10-1) and it was the third win of the week for the resurgent Falcons (8-3).

BOYS EXPLODES IN THE 5TH IN WIN OVER SOMERSWORTH (MAY 13, 6-1)

Key players: Jeff Bell (7 IP, 1 ER, 2 K, 5 hits; 1-for-3, 2 RBI), Jack Corriveau (2-for-3, run, walk), Connor Blandini (2-for-4, run), Ben Kimball (2-for-4, 2 RBI, run, double)

BOYS SHUT OUT HILLSBORO-DEERING (MAY 9, 13-0)

Key players: Ben Guertin (2-for-2, 3 RBI)

BOYS RUN PAST STEVENS IN 10 INNINGS (MAY 6, 11-3)

Key players: Jeff Bell (4-for-6, run, 4 RBI; 7 innings in relief, 6 Ks, 6 H, 1 run), Jack Corriveau (2 hits), Mac Kimball (2 hits)

GIRL'S VARSITY SOFTBALL

GIRLS LOSE IN EXTRA INNINGS TO SOMERSWORTH (MAY 13, 5-6)

Key players: Sara Anoli (2 hits), Maddie Constant (5 IP, 8 K; 2 hits), Sam Benoit (2 hits, HR), Katie Vozella (2 hits), Lauryn Colby (2 hits)

GIRLS OUTSCORE HILLSBORO-DEERING (MAY 9, 23-11)

GIRLS LOSE TO BISHOP BRADY (MAY 3, 0-18)

GIRLS GET FIRST WIN OVER HILLSBORO-DEERING (APRIL 29, 6-3)

Key players: Sam Benoit, Brenna Novakoski, Katie Vozella (all 3-for-4), Allie Beaudette (2-for-3), Lauryn Colby (winning pitcher)

BOY'S VARSITY LACROSSE

BOYS DEFEAT PERENNIAL POWERHOUSE WINDHAM HS (MAY 14, 9-5)

Key players: Alex Killion (3 assists), Colin Tracy (goal), Brendan Ulrich (2 goals), Ben Podis (2 goals, assist) Jared Reynolds (2 goals), Colin Buck (2 goals, assist)

BOYS WIN BIG OVER KEENE (MAY 6, 14-6)

Key players: Ben Podis (4 goals, 2 assists), Jared Reynolds (4 goals), Colin Buck (2 goals, 4 assists), Brendan Ulrich (2 goals), Ryan Tobeler (goal), Alex Killion (goal)

BOYS LOSE TO DERRYFIELD (MAY 2, 3-13)

Key players: Ryan Tobeler, Jack Tellifson and Colin Buck each scored for Bow.

BOYS LOSE CLOSE ONE TO POWERFUL PORTS-MOUTH (APRIL 29, 8-9)

Key players: Alex Killion (2 goals, assist), Colin Tracy (goal, 3 assists), Brendan Ulrich (goal), Ben Podis (3 goals, assist), Colin Buck (goal, assist)

BOYS HOLDS OFF PEMBROKE ACADEMY FOR FIRST WIN OF THE SEASON (APRIL 19, 9-4)

Key players: Ben Podis (5 goals), Jared Reynolds (3 goals, assist), Colin Tracy (2 assists), Brendan Ulrich (goal, assist), Colin Buck (2 assists)

GIRL'S VARSITY LACROSSE



GIRLS EXPLODE IN BIG WIN OVER BISHOP BRADY (MAY 13, 19-5)

Key players: Taylor Darrell (7 goals, 3 assists), Amanda Murray (3 goals, 4 assists), Maggie Vogt (2 goals, 3 assists), Sofia Darrell (3 goals),

GIRLS EARN 4TH STRAIGHT WITH WIN OVER COE-BROWN (MAY 11, 18-4)

Key players: Taylor Darrell (6 goals), Amanda Murray (3 goals, 3 assists), Bridget Ehrenberg (2 goals), Sofia Darrell (2 goals), Julia Landcastle (2 goals)

GIRLS WIN DECISIVELY OVER PLYMOUTH (MAY 9, 19-2)

Key players: Taylor Darrell (6 goals, assist), Julia Landcastle (4 goals, assist), Maggie Vogt (2 goals, assist), Amanda Murray (2 goals)

GIRLS WIN 2ND STRAIGHT OVER CAMPBELL (MAY 6, 17-1)

Key players: Taylor Darrell (5 goals, assist), Zoe Jukoski (4 goals, assist), Amanda Murray (3 goals, assist), Emma Gagne (2 goals)

GIRLS HAVE BIG WIN OVER CONVAL (MAY 5, 17-3)

Key players: Taylor Darrell (5 goals), Sofia Darrell (3 goals), Maggie Vogt (goal, 5 assists), Olivia Krause (2 goals, 2 assists)

BOY'S VARSITY TENNIS

BOYS CONTINUE WITH WIN OVER PORTSMOUTH CHRISTIAN (MAY 14, 7-2)

Key players: Mike Mullen (8-5 win at No. 3 singles), Owen Molind (8-5 win at No. 4), Aditya Shah (8-2 win at No. 5), Jack Olson (8-5 win at No. 6)

BOYS WIN BIG OVER MONADNOCK (MAY 11, 8-1)

Key players: Brayden Binder (8-0 win at No. 1), Mike Mullen (8-3 at No. 2), Evan Alfano (8-0 at No. 3), Owen Molind (8-0 at No. 4), Jack Olson (8-0 at No. 5)

BOYS DEFEAT PELHAM (MAY 10, 8-1)

Key players: Brayden Binder (8-6 win at No.1), Mike Mullen (8-1 win at No. 2), Evan Alfano (8-0 win at No. 3), Aditya Shah (8-2 win at No. 4), Owen Molind (8-4 win at No. 5)

BOYS SWEEP DOUBLEHEADER OVER SANBORN (MAY 9, 9-0)

Key players: Brayden Binder (8-3, 8-2 wins), Mike Mullen (8-2, 8-4 wins), Evan Alfano (8-0, 8-1 wins), Aditya Shah (8-0, 8-3 wins), Owen Molind (8-0, 8-0 wins), Jack Olson (8-1, 8-5 wins), Molind/Olson (8-2 win), Binder/Alfano (8-5 win), Francesco Scali/Zach Mullen (8-0, 8-5 wins), Shane Wunderli/Hayden Udelson (8-5, 8-2 wins)

GIRL'S VARSITY TENNIS

GIRLS WIN OVER MONADNOCK (MAY 13, 6-0)

Before the rain on Friday afternoon, the Bow girls' swept through the singles matches against Monadnock (4-5) and claimed a 6-0 win while the courts were still dry.

GIRLS BEAT MOULTONBORO ACADEMY (MAY 11, 7-2)

Key players: Laura Zbehlik (8-0 win at No. 1 singles), Nandita Kasireddy (8-0 win at No. 2), Casey Day (8-1 win at No. 3), Claire Mulvaney (9-7 win at No. 4), Sarah Zecha (8-5 win at No. 5), Julia Currier (8-0 win at No. 6), Zbehlik/Mulvaney (8-2 win at No. 1 Doubles)

GIRLS SWEEP DOUBLEHEADER OVER PELHAM (MAY 10, 7-2)

Key players: Laura Zbehlik (two wins at No. 1), Nandita Kasiresddy (two wins at No. 2), Casey Day (two wins at No. 3), Claire Mulvaney (two wins at No. 4), Juia Currier (two wins at No. 6)

GIRLS GETS BY SANBORN (MAY 9, 7-2)

Key players: Laura Zbehlik (8-1 win at No. 1), Casey Day (8-3 at No. 3), Sarah Zecha (8-3 at No. 5), Julia Currier (8-0 at No. 6)

CO-ED VARSITY TRACK & FIELD

BOW BOYS AND GIRLS WIN 6-TEAM MEET AT HOME, HEADING INTO STATES!

The Bow girls scored 240 points to defeat Conant, Hopkinton, Raymond, Hinsdale and Bishop Brady in a meet at Bow on Saturday. The Bow boys also narrowly defeated Hopkinton, 159-152. Bow also showed its depth by scoring in all 18 events.

DOMINIQUE BIRON AND BRIAN BUSHNELL LEAD BOWAT MV INVITATIONAL

Dominique Biron won the high jump (5-0) and was fourth in both the 100 and 200 to lead Bow, along with Brian Bushnell (5th 100, 4th 200).

DOMINIQUE BIRON STEALS THE SHOW AS BOW GIRLS TRACK TAKE 2ND, BOYS TAKE 4TH AT BELMONT

Bow's Dominique Biron finished first in four events which put the Falcons in second at 98 behind Laconia (116). Bishop Brady barely edged out Bow boys for third.

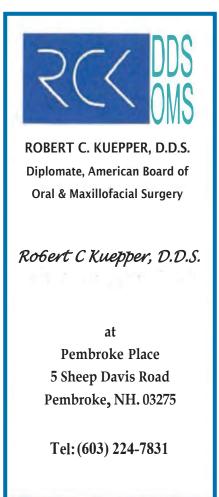
HELP BOW FIRE DEPARTMENT EARN \$2000!

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@ReliableInsSolutions.com if you would like to participate.



THE VALUE OF STUDENT POSITIONING

By Dave Hodgkins, Jr Certified College Planning Specialist Echelon College Planning

For nearly two decades I have had the pleasure of assisting many families navigate the college financial aid system. My goal is to help families prepare to pay for college in the most economical way possible. Until recently I couldn't fully understand the emotional process that parents and children go through. This June my oldest child graduates from high school – now I understand the emotional impact.

I knew the best options for my daughter's future from a financial standpoint, however, I realized I had overlooked one of the most important aspects - student positioning. I knew which colleges would offer strong financial aid packages to her, but none of these schools excited her.

Remembering a USA Today study from a few years ago that indicated 64% of college graduates leave the career they attended college for within the first year because they chose the wrong career path, I suggested she utilize several personality and career profiling systems. This is a tool we use every day for clients and something my daughter enjoyed immensely, she learned a great deal about herself, as did I! Through this process she was able to discover career paths and colleges she didn't even know existed! I could see she was gaining confidence in who she is and the direction of her future.

If you haven't visited <u>www.collegeboard.org</u> and reviewed the financials of a college your child may be considering, it's worth taking a few minutes to do a free search. Unfortunately, college costs continue to rise and most colleges today reveal that somewhere between 50 to 70% of students graduate within 6 years, not 4. At a growing price point this can add substantial costs and debt to that diploma.

My daughter was accepted and received merit based aid award letters at all of the colleges she applied to. We spent time visiting each college to narrow the selection down even further and in the end, one college stood out above all others.



Sadly, it was not the college that gave us the best financial aid package but it is the right college for my daughter.

I have watched her grow and mature over that last 18 months. I am confident that she has made the right decision and is on the right path for a career that will bring her joy and satisfaction. My daughter, like other students who embrace the process and take the time to learn, will earn her Bachelor's degree in 4 years. These students are focused from the beginning, they are not going to waste time transferring, changing majors or spending time trying to "find themselves." They tend to be more serious about their studies and possess more confidence entering the job market.

College does not have to have a devastating financial impact on your budget or on you. Your student does not have to graduate with a mountain of debt. A few hours a month, ideally starting in your student's high school sophomore year can help you and your family develop a plan to succeed. At Echelon College Planning, we help you connect the dots, providing a comprehensive plan involving parent and student positioning.

Our journey started in one place and ended in an entirely different place than I could ever have imagined. I know when the day arrives to drop my daughter off to begin her new adventure, it will be difficult for me as a father, but filled with tremendous pride and confidence that my daughter is on her way to an amazing life in a field she was meant to be in with minimal debt to burden her or us for decades to come.

Compost Happens! Spring Thoughts from the Bow Recycling Committee

All organic matter eventually decomposes. By composting you can turn organic household and yard waste into a rich fertilizer which is highly beneficial to you garden. In addition any material that is composted does not enter the waste stream, saving money and benefitting the environment.

There are a few basics to the process. You need materials such as leaves, grass clippings, straw, vegetable and fruit scraps, coffee grounds, livestock manure, sawdust and shredded paper. No-nos for the compost pile are diseased plants, meat scraps, dairy products, and dog or cat manure. The second essential is, of course, a place to put your compost "pile". There are



many options—a structure made of bricks, sticks, straw/hay bales, wire fencing, or wood slats. The container can be round, square or a pile of multiple bins. Other options are commercially made bins, tumblers or trash cans.

Composting is as easy or complex as you want to make it. The more effort you put in, the faster you will produce a finished product. Composting is either a fast-hot or slow-cold process and details can be found on-line at the New Hampshire Cooperative Extension website. The Baker Free Library in Bow has a number of books as well.

So with a little bit of effort and time, you too can improve your gardens with home "grown" compost fertilizer.





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 - Town Clerk's Office

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





May 24th: CPR & First Aid Bow Fire Department - 6:30 p.m.

May 25th: Echelon College Educational Seminar - Town Hall - 6:00 p.m.

May 28th: Bow Garden Club Spring Plant Sale 8 a.m. -12

Bow Community Center.

May 30th: Bow Men's Club Memorial Day Events and Chicken Barbecue - Bow Community Center.

June 4th: Boy Scout Troop 75 Annual Yard Sale - Bow Community Center 8:00 a.m. - 1 p.m.

August 12: 20th Annual Falcons Booster Club Golf Tournament - Stonebridge Country Club.

November 12th: White Rock Annual Craft Fair 9 a.m. - 2 p.m.



YARD SALE

CHURCH OF ST. JOHN THE EVANGELIST 270 STARK HIGHWAY NORTH, DUNBARTON MAY 21, 2016

9:00 AM TO NOON -- RAIN OR SHINE (If raining yard sale will be held inside the church)



We Generally Save You 5-25% Over The Other Guys

Mulch \$29.00/Yard Many Colors Loam \$18.50/Yard Round Stone 3/8", 3/4", 1-1/2" \$40.00/Yard

Weekday Specials
* Sold By The Ton *
Hardpack \$13.50/T
Blue Hardpack \$29.50/T
Crushed Stone
3/8", 3/4", 1-1/2" \$21.50/
T



Need Help? We have qualified personnel who can spread your products if needed.

Many Other Products Offered At Similar Discounts. Delivery Costs Vary Depending Upon Product Source Location and Delivery Address. Consumer Pick-up Not Available

\$20.00

OFF

New Customers Only
Minimum Purchase \$200.00 or More
Only (1) Coupon Per Customer Coupon Expires 7/1/16

603. 753.6159 or 603.731.0172 * Jeffrey R. Jobel Manager * NHMulch.com

BOW MEMORIAL SCHOOL THIRD QUARTER HONOR ROLL

By Kathy McKernan

GRADE 8 HIGH HONORS

Emily Barker, Rebecca Bernard, Andrew Berube, Aaron Burkett, Lara Chern, Jonathan Cook, Katharine Cross, Juliette Doucet, MaKenna Dougherty, Courtney Evans, Connor Griffin, Steven Guerrette, Alyssa Harpring, Benjamin Harris, Evelyn Hatem, Emma Hilton, Grace Jordan, Annaliese Kaufman, Nicholas Kiah, Riley King, Meredith Krause, Megan Lavigne, Madeline Lessard, Glenn Lewis, Gianna Mantini, Madison McSweeney, Emily Pascetta, Madison Paul, Maile Petersen, Jillian Roberts, Sarah Sardella, Madeline Soucy, Skylar Star, Jana Stich, Ruby Towne, Maxwell Udelson, Parker Van Ham and Emma Wilke

GRADE 8 HONORS

Madison Amann. Sebastian Beaulieu, Taylor Burnham, Olivia Bynum, Brian Carter, Keely Dartnell, Megan DesRuisseaux, Alyssa Detrio, Devin Dulude, Courtney Evans, Connor Gagan, Elizabeth Guertin, Matthew Hamilton, Ashlyn Hammond, Hailey Kaliscik, Maximillian Keef, Gwendolyn Kelly, Samantha Kernen, Amber McGuire, London Mills, Jonathan Muise, Gabriel Neff, Delaney Provost, Austin Scarinza, Pernilla Shaw, Isabelle Slocum, Jake Spaulding, William Stadelmann, Tessa Thomas, Madison Tibbetts, Hunter Wageling, Willem Wamser, Dustin Wells, Christopher Wheeler, and Sara White

GRADE 7 HIGH HONORS

Sydney Abramson, Nicholas Aubrey, Katharine Barker, Lucas Berube, Brooke Biehl, Chloe Binder, Daniel Blandini, Rachel Budd, Matthew Cardarelli, Carizza Cayabyab, Amelia Coe, Jonathan Cross, Adele Elle-Gelernter, Aiden Fisher, Izak Furr, Annika Geiben Lynn, Patrick Glynn, Paige Grondin, Katelin Howe, Ethan Krueger, Elise Labonte, Mason Lane, Owen Libby, Catherine Maurer, Greta McGregor, Lauren McKeen, Aiden Munro, Justin Murphy, Saige Murphy, Ryan Nicholls, Samuel Ralston, Joseph Reed, Jack Roberge, Dylan Shedd, Connor Treybig, Emma Van Ham, and Finnian Welch

GRADE 7 HONORS

Emma Avery, Joshua Beaulieu, Autumn Boisvert, Grace Bresson. Vitalia Brock, Louisa Carey, Anthony Constant, Alexander Cross, Meaghan Danahy, Owen David, Dalton Gilbert, Madison Gordon, John Hinkell, Leah Hoev. Brooke Hull. Sonia Hunter. Cassandra Klug, Konrad Kremzner, Falon Labrecque, Cooper Larrabee, Ryan Leonard, Shaun Lover, Nicholas McGovern, Makayla Murray, Kathryn Nagy, Benjamin Neff, Meghan O'Brien, Peter Orsmond, Olivia Parzick, Tyler Rancourt, Erika Roberge, Chelsey Rousseau, John Sargent, Matthew Selleck, Courtney Ulrich, Sophia Valpey, Journey Vanderveer, Jackson Weber, Wyatt Weber and Rachel Wells





ANN DIPPOLD REALTOR CBR, GRI, LMC

Contact Ann: C: 603-491-7753 O:603-2280-0151

anndippold@ masiello.com

Better THE MASIELLO



and open concept floor plan. 2 BR + Den, 2 Full baths

Buying or Selling? Call Ann She Knows Bow!

SPRING HAS SPRUNG!

By Ann Dippold, CBR, GRI

If you're like most home owners, now is the time you're also thinking about home improvements.

12 Tips for Hiring a Remodeling Contractor

- 1. Get at least 3 written estimates
- 2. Check references. If possible, view earlier jobs the contractor completed.
- 3. Check with the local chamber of commerce or Better Business Bureau about complaints.
- 4. Be sure the contract states exactly what is to be done and how change orders will be handled.
- 5. Make as small a down payment as possible so you won't lose a lot if the contractor fails to complete the job.
- 6. Be sure the contractor has the necessary permits, licenses, and insurance.
- 7. Check that the contract states when the work will be completed and what recourse you have if it isn't. Also remember that in many instances you can cancel a contract within three business days of signing it.
- 8. Ask if the contractor's workers will do the entire job or if subcontractors will be involved too.
- 9. Get the contractor to indemnify you if work does not meet any local building codes or regulations.
- 10. Be sure that the contract specifies the contractor will clean up after the job and be responsible for any damage.
- 11. Guarantee that the materials that will be used meet your specifications.
- 12. Don't make the final payment until you are satisfied with the work.

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