



The Bow Times

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VOL 23, NO. 10

October 2016

FREE

ROTARY SCHOLARSHIP AUCTION – NOVEMBER 5

By Bob Couch

The Annual Bow Rotary Auction is scheduled for **Saturday, November 5th** at the Bow Community Center. The festivities should start about 5:30pm.

The year's theme will be **"Let Us Entertain You"** and we have some tricks up our sleeves to go right along with that.

It's guaranteed to be a fun night full of ambiance, festivities, entertainment, a CASH raffle (see any Rotarian to buy your \$5 ticket for a chance at \$1,250) and wonderful items for you to purchase all in support of a great cause!

What is that cause, you ask?

Well, it's for **Scholarships, Camperships and "other community support."**

Campership are things like paying for special excursions, summer camps, therapeutic riding and other items that families and children in need benefit from and could not otherwise afford.

Rotary works closely with the school social worker to ensure that the money goes where it is most needed and that those needs are held strictly confidential.

The latest expansion of the auction proceeds came about just last year to include "other community support."

This is support given to the Bow community. Some needs come



Photo by Eric Anderson

from the Town welfare office and sometimes through other sources.

Speaking of Scholarships...Rotary gave out two \$4,000 scholarships this year.

The Scholarship committee usually has \$18,000 to \$20,000 per year out of net Auction proceeds of \$25,000 annually which they can divvy up any way they like for worthy applicants. Sometimes that just isn't enough money to go around. So be generous in attending this year's auction and bidding high and bidding often so Rotary can serve more deserving students.

Plus, with \$4,000 scholarships, as opposed to the usual \$1,000 or \$2,000 awards the club can make a difference for those who truly need this additional financial support.

TOWN OF BOW NAMES LT. SCOTT HAYES AS ACTING CHIEF OF POLICE

Lieutenant Scott Hayes has been named as Acting Chief of Police of the Bow Police Department, effective October 1. He succeeds Chief Erin Commerford who retired at the end of September.

Lt. Hayes has been with the Bow Police Department since 2001 and he was appointed as Lieutenant in 2008. Lt. Hayes previously served on the New Hampshire Attorney General's Drug Task Force, working undercover on drug cases throughout the State and Merrimack County. "I have every confidence in Lt. Hayes and look forward to working with him and the rest of the members of the Department during this transition period," said Town Manager David Stack. "He has a breadth of knowledge of police services and he is very committed to the community and to the



Lt. Scott Hayes (photo courtesy of Town of Bow)

Bow Police Department."

The Town has begun the search for a new chief of police and it is anticipated that a new chief of police will be in place by the end of the year.

SHOULD A \$200,000 A YEAR UNION LOBBYIST BE YOUR NEXT STATE SENATOR?

For the last few years our State Senate District #16 was well represented by Hooksett's Dave Boutin who was committed to being an impartial voice for our citizens. Now the labor unions want to put the fulltime \$200,000 a year head of the teachers union into your Senate seat.

National Education Association President Scott McGilvray has supported higher spending and taxes as the paid lobbyist for NEA New Hampshire. If elected he will now seek to continue his \$200,000 fulltime job as head of the teachers union as a lobbyist/Senator on the floor of the State Senate. The blatant conflict of interest means he will merely move from the lobby of the Senate to the floor of the Senate to push his union's agenda and not the voter's agenda. It is the most blatant power grab in recent memory.

The lack of independence while working fulltime for a union is truly breathtaking. Do you want teacher merit pay to reward the best? Union lobbyist McGilvray votes no.

Do you want school choice for the students in small school districts like Croydon? Union boss McGilvray votes no. How about reducing spending? Union boss McGilvray votes no. And on and on.

Do you want Common Core required in all schools? The NEA's McGilvray has long supported it.

In the 2014 IRS form 990 for NEA – New Hampshire as a tax exempt entity President McGilvray works 45 hours a week for total compensation of \$205,800. No wonder his yard signs are green! The goal of the NEA is to serve its members' political, economic and advocacy needs. See the excerpt below:

eFile GRAPHIC print - DO NOT PROCESS As Filed Data -		DLN: 93493022002166
Form 990	Return of Organization Exempt From Income Tax	OMB No 1545-0047
Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)		2014
Do not enter social security numbers on this form as it may be made public		Open to Public Inspection
Information about Form 990 and its instructions is at www.irs.gov/form990		
A For the 2014 calendar year, or tax year beginning 09-01-2014, and ending 08-31-2015		
<input type="checkbox"/> Check if applicable	C Name of organization NEA - NEW HAMPSHIRE	D Employer identification number 02-0226432
<input type="checkbox"/> Address change	E Doing business as	F Telephone number (603) 224-7751
<input type="checkbox"/> Name change	G Number and street (or P.O. box if mail is not delivered to street address), room/suite 9 SOUTH SPRING STREET	H Gross receipts \$ 6,596,076
<input type="checkbox"/> Initial return	I City or town, state or province, country, and ZIP or foreign postal code CONCORD, NH 03301	
<input type="checkbox"/> Final return/terminated	J Name and address of principal officer JOHN SCOTT MCGILVRAY 9 SOUTH SPRING ST CONCORD, NH 03301	H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<input type="checkbox"/> Amended return		H(b) Are all subordinates included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<input type="checkbox"/> Application pending		If "No," attach a list (see instructions)
I Tax-exempt status <input type="checkbox"/> 501(c)(3) <input checked="" type="checkbox"/> 501(c) (6) (insert no) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527	J Website: WWW.NEANH.ORG	H(c) Group exemption number ▶
K Form of organization <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶	L Year of formation 1949	M State of legal domicile NH
Part I Summary		
1 Briefly describe the organization's mission or most significant activities TO STRENGTHEN AND SUPPORT PUBLIC EDUCATION BY SERVING OUR MEMBERS' PROFESSIONAL, POLITICAL, ECONOMIC AND ADVOCACY NEEDS		

	(D) Reportable compensation from the organization (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(23) J SCOTT MCGILVRAY PRESIDENT	161,875	43,925

McGilvray con't. on p. 2

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 Printer – Seacoast Media Group

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

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

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

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

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

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

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MCGILVRAY THE LOBBYIST

As a lobbyist McGilvray was paid \$14,250 for 2015 and \$7,125 for the first quarter of 2016 according to the Statement of Lobbyist income filed with the Secretary of State pursuant to state law. The second quarter report for 2016 was due on July 27. Late filing can be a misdemeanor under RSA 15:8.

STATE OF NEW HAMPSHIRE
 Lobbyists Fees and Expenses
 Addendum A
 (RSA Chapter 15:6)

I. Name of Lobbyist(s) Scott McGILVRAY

II. Name of lobbyist's partnership, firm or corporation, if any:
 (Name of partnership, firm or corporation) NEA-NH

III. Name of Client NEA-NH Date 6-25-15

IV. Fees Received
 Indicate the gross amount of all fees received from the client identified above that are related, directly or indirectly, to lobbying, including fees for services such as public advocacy, government relations, or public relations services including research, monitoring legislation, and related legal work. The gross fee amount reported shall not be reduced by any expenses:

a) Total of all fees received in this reporting period a) \$ 7,125

b) Total of all fees received this calendar year, prior to this reporting period b) \$ 7,125
 (This should equal the total of all prior monthly reports for this calendar year)

c) Total of all fees received to date c) \$ _____
 (Add lines a and b)

d) Indicate the amount of any such fees that are due, but have not yet been paid d) \$ 14,250

Sworn Statement/Affirmation by Lobbyist
 I have read RSA 15, RSA 15-B and RSA 664 and hereby swear or affirm that the foregoing information is true and complete to the best of my knowledge and belief.

Scott McGILVRAY (Signature of lobbyist) June 25, 2015 (Date)
 (Print Name of lobbyist)

HOW COULD HE FIGHT THE SPECIAL INTERESTS WHEN HE IS ONE?

MCGILVRAY ON TAXES

In April of last year the NEA and other liberal groups wrote to Governor Hassan opposing the business tax cut legislation in last year's budget. She obliged by vetoing the budget and thus the tax cuts. But last October she relented and the tax cuts went forward.

The argument that it would hurt revenues was wrong. By October 1 of this year The Hill newspaper reported that New Hampshire led the nation in revenue gains. While Maine's revenue had a 15% drop we had a 14% increase due to a more business friendly climate.

McGilvray is wrong on spending and tax policy.

A PROBLEM WITH SOCIAL MEDIA

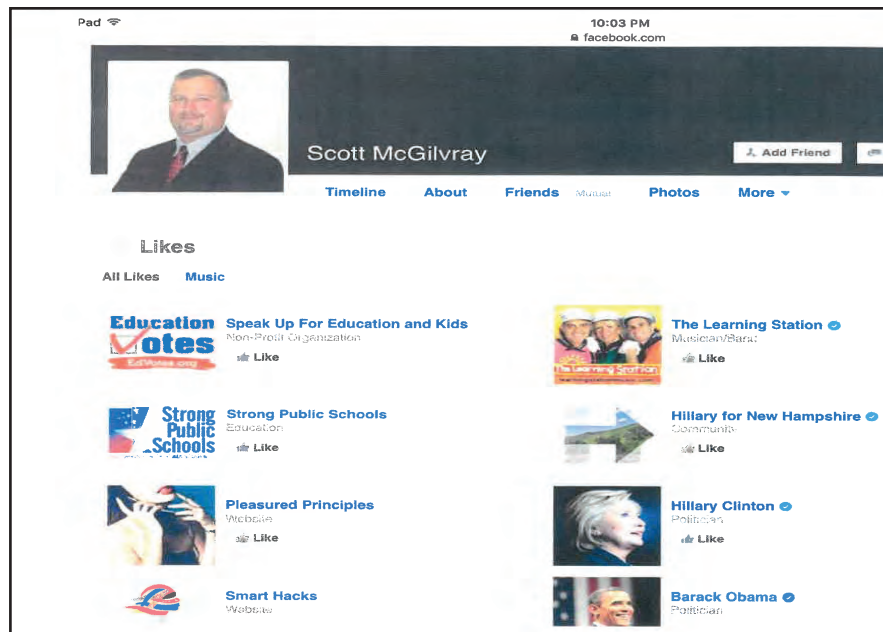
Also quite troubling is a *Union Leader* story from September 29 about McGilvray having a Facebook "like" for a phone fetish website called "Pleased Principles." According to State Representative J.R. Hoell he took a screenshot of McGilvray's Facebook page on May 21. The *Union Leader* story said, "Under the "likes" section on McGilvray's personal Facebook account had appeared "Pleased Principles," a Facebook page that describes itself: "We are discreet and professional and know how to handle every type of phone fetish that comes across our lines. Give US a call...Mmmhmmmm." On McGilvray's personal page, under "likes," Pleased Principles was adjacent to other Facebook pages

"liked," such as Hillary Clinton and "strong Public Schools."

Republican State Chairwoman Jennifer Horn of Nashua condemned McGilvray. "His conduct is deeply troubling and raises extremely serious questions about his State Senate Candidacy and his work as president of the National Education Association of New Hampshire," Horn said in a statement. "As a mother of five children, I am concerned that somebody who serves as president of New Hampshire's teachers union is associated with websites that demean women and offer lewd and perverted services," Horn said.

McGilvray pulled the Anthony Weiner defense out of the Democrat playbook and said he was hacked.

Really?



EDITORIALS

**JOE DUARTE
FOR STATE
SENATE**



Joe is currently serving in his third term in the NH House of Representatives and is running for State Senate District 16.

A Navy Veteran who has worked 30 years in insurance and financial planning, he spent 9 years as an agent and 21 years in senior management. Joe led all national sales for 3 years.

He served on the Town of Candia's Planning Board for 9 years, the Candia Board of Selectmen for 6 years, and was Chairman the last term.

While in the House of Representatives, he was one of four Representatives appointed to the Division For Children, Youth, and Families Advisory Board.

His affiliations include the Knights of Columbus, American Legion, NRA, NAGR, and the newly-formed NH Veteran's Sportsman Foundation for which he is a Board Member.

Joe and his wife Bonnie reside in Candia, NH. They have five children, nine grandchildren and one great grandchild. Joe enjoys fishing and playing guitar. Unlike McGilvray, Joe Duarte will work to make it easier to remove underperforming teachers.

Joe will continue to work to keep taxes low (no state income tax and no increase of sales tax), to restore and preserve family rights, to support better education, and to keep our federal intrusion and oppose federal mandates.

Joe will strive to keep New Hampshire the "Live Free or Die" State.

The Granite State Taxpayers have assigned Joe a score of 100%.

Joe has been assigned an A grade from the National Rifle Association.

Charles G. Douglas, III

*For a free press
je suis Charlie*



Dear Editor: If you have driven a vehicle in New Hampshire, I am sure you have experienced roads filled with potholes and temporary patch jobs. Many primary roads have cracks running down them and are in desperate need of being paved. In Bow alone, there are three municipal bridges included on the New Hampshire Department of Transportation's red list meaning they are in need of critical repair. A neighbor raised this very issue on state Primary day as a major concern. We need to do better, and NH Senate candidate Scott McGilvray understands that. He recognizes that sound infrastructure is essential for growing our state's economy. We need a system that promotes economic growth, not one that inhibits it.

The American Society of Civil Engineers gave New Hampshire's roads a C- and reported that 17% of our major roads are in poor condition; not to mention that they called 355 of our state's bridges structurally deficient. We need people like Scott McGilvray who will fight in the State Senate to fix our roads and bridges in critical condition.

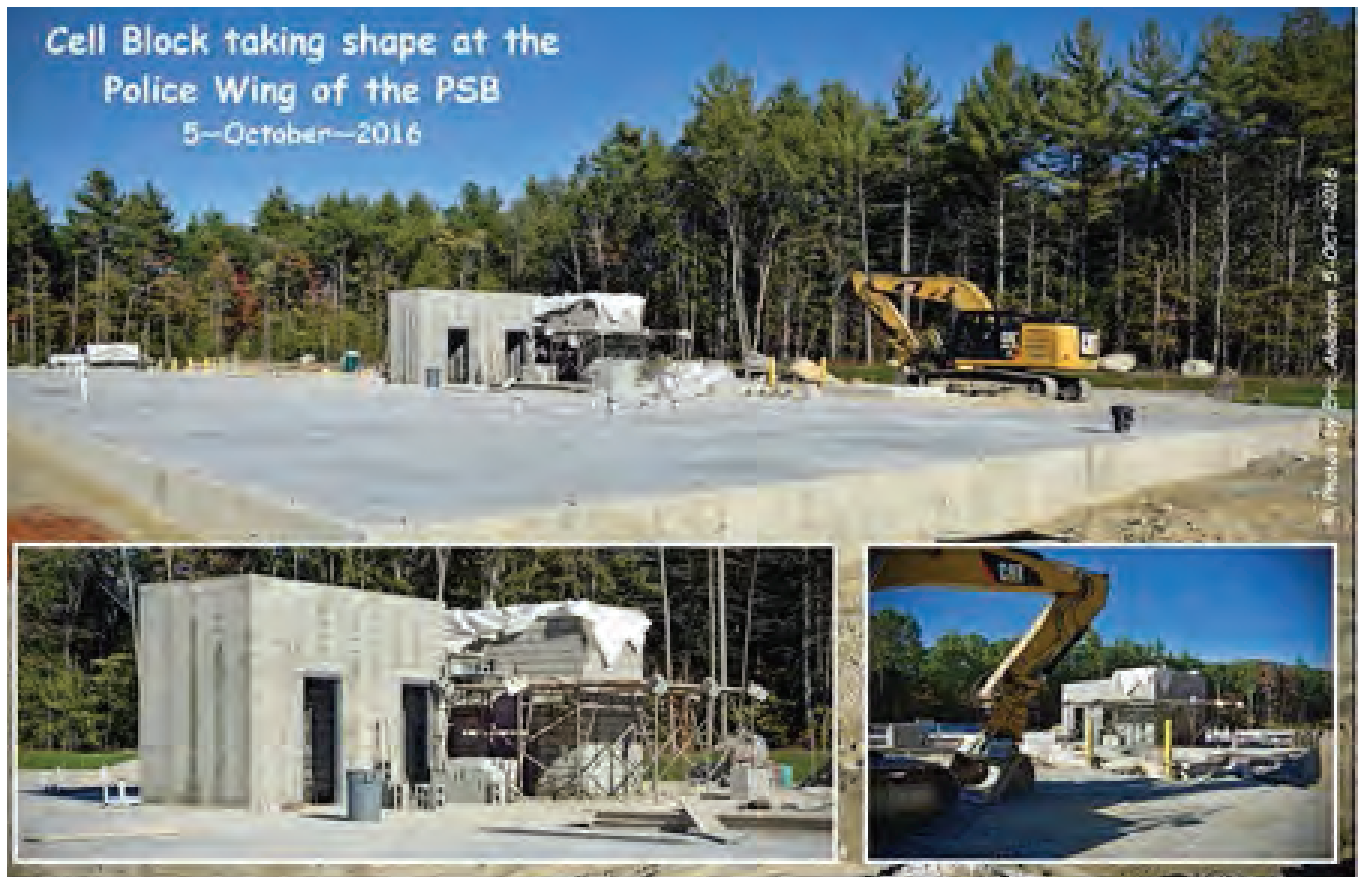
Dennis D'Ovidio, Bow NH

THANK YOU

I want to take this opportunity to thank all of my friends and supporters in Bow. We could not quite overcome the vote in Manchester but it was very close throughout the entire District. I would also like to thank the Publisher of *The Bow Times* and good friend and fellow TAX FIGHTER Chuck Douglas for his endorsement and Jayne Millerick, Marge Welch, and my wife Sandi for representing me at the polls. My message of small government and low spending which leads to low taxes while not forgetting those most vulnerable in our society was well received in Bow. I feel confident the majority of the voters agree with the fact that government cannot grow faster than the people's ability to pay for it. Thank you all, and remember the candidates most likely to keep spending in check are the folks under the Republican Banner on the November ballot.

Best Regards, Jim Adams

PUBLIC SAFETY BUILDING MAKING QUICK PROGRESS



VETERAN'S PROJECT DEDICATION OCTOBER 9TH



Last month Andrew Nicholls' Life Scout project at Evan Cemetery was described. On October 9th ground was broken for the memorial.

Congratulations to Andrew for perseverance to success and his respect for those who served in uniform.



A Caribbean Musical Masquerade!

From the Tony Award winning team of Lynn Ahrens and Stephen Flaherty (*Ragtime*, *Seussical*)

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Sunday, Nov 20, 2:00 pm

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Weather Folklore



Photo By: Eric Anderson



Photo By: Eric Anderson

The photos above were taken on Robinson Road of a Hornets Nest located as shown on the support of the bottom cable some (18) feet above the road surface. Old wives tales and folklore will tell that when the bees build nests high up the snow is going to be deep.

The photos below were taken on Logging Hill Road of a Hornets Nest located at the garage door opening some (8) feet above the ground. This creates a dilemma, do we have snow based upon the hornets nest on the garage or the telephone pole, or will it BEE somewhere in between?

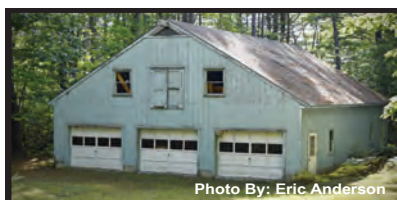


Photo By: Eric Anderson



Photo By: Eric Anderson

But of course we have the Woolly Bear Caterpillar to verify our speculation.



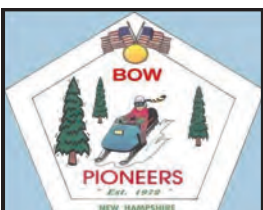
Folklore has it, when the brown band is narrow it will be a harsh winter. Surveys have shown that this is correct 80% of the time.

Article By: Gary D. Nylan

Bow Pioneers Snowmobile Club Annual Flea Market
Sat. Oct. 15th 8AM-3PM

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RANSOMWARE: WHAT IT IS AND HOW YOU CAN PROTECT YOURSELF

By Effie Tsiopras, Bow

Ransomware is on the rise, and while this isn't something new, with an increasing amount of attacks against enterprises, as well as the U.S. Health and Human Service Office for Civil Rights (HHS) releasing new guidance via the Healthcare Insurance Portability and Accountability Act (HIPAA), we thought we'd revisit the topic.

Ransomware is a type of malware that infects computer systems, restricting users' access to the infected systems and temporarily or permanently rendering it inaccessible unless a "ransom" is paid within a specific time period. The malware has been around since the late 1980s, but began to rise in popularity about three years ago when the infamous program Cryptolocker – which is seen as one of the most destructive malware out there – was introduced to the public. Cryptolocker is considered unique because it appears that the authors and operators studied previous variants and styles of ransomware so Cryptolocker would not have the same flaws. Of note, the perpetrators requested ransom to be paid in bitcoin. In the year that Cryptolocker was in the wild, the attackers behind the scheme generated revenue of approximately 42,000 Bitcoin, or about \$27 million US dollars.

There are currently 120 strains of ransomware, and some researchers are even reporting a 3,500 percent increase in the criminal use of net infrastructure used to run these nasty pieces of malware. What's more, in the first quarter of 2016, Kaspersky Lab detected 2,900 new malware modifications, an increase of 14 percent from the previous quarter. Currently, Locky is the leading ransomware strain and has been detected in 114 countries. According to security researcher Bart Parys, most ransomware is controlled by individual groups, like Cryptolocker, but he revealed that there are some who actually purchase ransomware from an underground market.

Bad guys implement a variety of delivery methods to deploy ransomware, such as through phishing/spear phishing emails that contain malicious attachments or through drive-by downloading. Drive-by downloading occurs when a user

unknowingly visits an infected website – even legitimate websites – and then malware is downloaded and installed without the user's knowledge. Cyber criminals have also booby-trapped advertisements and used specialized "crypters" and "packers" that made files look benign. Spam e-mails have even been embedded with ransomware.

There are several types of ransomware that criminals employ to seek their paydays:

- **Encryption:** This is the most popular form of ransomware. It encrypts not only the files on the infected device, but also the contents of shared or networked drives, rendering them inaccessible until a ransom is paid out.
- **Deletion:** The ransomware claims to delete your files if you attempt to decrypt the ransomware without paying. Not paying the ransom will also result in your files being deleted.
- **Locking:** This ransomware makes it look like a law enforcement agency has taken over your device, typically with an image that reads, "Your computer has been locked."

According to the Institute for Critical Infrastructure Technology, ransomware campaigns only care about the payout rather than the individual target. Statistics from the Microsoft Malware Protection Center revealed that in 2015 the United States ranked as the top ransomware target, with nearly 321,000 infected systems. Italy came in a distant second with almost 79,000 systems, and Canada took third place with 45,580 systems infected. The United Kingdom and Spain rounded out the top five with 38,068 and 35,992 infected machines, respectively. Ransomware campaigns typically cast a wide net in the hopes of snaring those willing to pay the ransom. Known sectors that have fallen victim to ransomware campaigns include healthcare, certified public accountants, law enforcement entities, financial institutions, and universities.

WHAT YOU CAN DO TO PROTECT YOURSELF

- **Backup your data:** The simplest way to protect yourself

What's not to "like"?

Vote for a local school district to win a \$3,000 health and wellness grant and you can enter to win a FitBit® Blaze Smart Fitness Watch for yourself.



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Individual FitBit® Blaze Smart Fitness Watch Sweepstakes is open to U.S., New Hampshire residents, 18 years or older. Health Grant Contest is open to school districts in Merrimack County Savings Bank's service area. Both begin on 10/04/16 and end on 11/18/16. No purchase necessary to vote, enter or to win. Void where prohibited by law. For official sweepstakes and contest rules and how to enter visit any of our offices or themerrimack.com/contest.




from ransomware attacks is to regularly backup all of your important information and data. makes full copies of hard disk drives and stores them on some external source, usually a storage drive that is disconnected and purposefully kept offline following backups. An alternative is using a network attached storage (NAS) appliance for backing up the data. A third option is using a cloud storage service, This option is not always the best because of how encrypted files synchronize; however, many have file-version features that make it possible to recover copies of files.

- Always disconnect USB or external drives after use.
- **Map all possible network shares:** This will reduce the risk of ransomware spreading to other parts of the network.
- Use pop-up blockers.
- Disable plugins.

- Use antivirus software – and keep it updated.

WHAT'S THE FUTURE FOR RANSOMWARE?

The success of ransomware is evidenced by the multiple variants that are being developed and released into the wild. Ransomware-as-a-service has emerged in the underground, thereby enabling any willing buyer to get involved in this criminal endeavor without needing to be technically proficient. Ultimately, ransomware campaigns are a numbers game; the more hits that are recorded, the more opportunity for victims to pay up. Interestingly, the cost of the ransom remains an affordable expense for victimized organizations, perhaps a purposeful tack by criminals to persuade victims to pay rather than not. Because in the end, it's money that these gangs want.



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TRAVEL TALK - PETS AND HOUSE SITTERS

BY CHASE BINDER

Barely a week goes by that someone doesn't bring up the conundrum of wanting to travel, but not wanting to leave their beloved pets behind in a kennel. Sometimes it's an emotional issue—worry about how Fido or Fluffy would do being kenneled. Sometimes it's a financial issue—kenneling multiple pets can easily exceed \$100/day. Not so easy for retired baby boomers looking to spread their wings. One solution is to bring your pet with you. Over the last six or seven years we have found dog friendly vacation rentals (vrbo.com, homeaway.com, flipkey.com) and hotels (bringfido.com) are increasingly available, as are dog-friendly restaurants along most of the major holiday travel routes in the US and Canada.

But suppose your travel doesn't lend itself to bringing the pooches? Perhaps you found a great deal for a week in London, a cruise you can't resist, or perhaps you need to fly to San Francisco for five days for your granddaughter's wedding. Now,



A cat, a dog and a lovely English cottage! One of the hundreds of animal-loving families needing house sitters.

there is a great budget-conscious option which also keeps your pets right in their own homes. It's found at trustedhousesitters.com, a not-so fledgling company that provides a platform for matching pet-loving house sitters with people who need a house sitter who can be trusted with their pets.

The concept is simple—a straight barter, no money changing hands. People willing and able to move into your house and provide



Chase Binder

love, attention, food & water, walks and even cuddles for your pets post their profiles on trustedhousesitters.com. You post your location, the dates you need a sitter, and information on your pets and their needs on the same website. When you find a match...you have a free sitter for your home and dogs! Or, if you're the sitter, you have a free home in one of many fabulous countries around the world.

True, this might not be for you if you if your first thought is "ugh! I don't want a stranger in my house, let alone taking care of my animals!" When a friend from Maine told me about the website, my mind started off in that direction. I thought of the Airbnb.com disasters—supposedly upstanding renters trashing homes, refusing to move out and worse—so I shook my head. But a bit of research on the trustedhousesitters.com website and a long conversation with the founders in the UK eased my nerves.

First, the platform is designed to link animal-lovers—the animal piece is not an afterthought or an accommodation for a subset of the target group. Call me silly, but I have always believed that if you love animals, you're a good person. Also, it's committed to transparency. Both sitters and homeowners are encouraged to write reviews. This helps root out any bad apples (though the founders say this extremely rare) but also give the sitters a chance to see how accurate the home owner's depiction is of their property,

situation and pets. Most soothing, though is their Trust & Safety policy. Each member receives a verification badge in a 3-level process that begins with basic verification of address, contact information and such and goes through the enhanced level that includes criminal background checks with appropriate government authorities around the world. No worries—no need to contact the FBI or your own police. Trustedhousesitters.com has a contract and direct link to an independent third party that will do it for you.

The customer service is terrific. I joined (\$120/130/yr.) and was building a dual profile (Bud and I often need house sitters, but also wouldn't be opposed to a free stay in Tuscany, Provence or even Cornwall), but only got it partly done before other priorities intervened. Within a day, I got an email from a customer service rep asking if I had

the people who respond to your needs—whether it be for a week, a month or even longer. You'll find all sorts of opportunities.

I haven't tried it yet, but my friend did and was thrilled. She needed a week's sitter while she and her husband go on a last-minute cruise and within an hour of posting she got 12-15 replies. After some back-and-forth by email and phone, they've settled on a sitter from Halifax, Nova Scotia. The folks at trustedhousesitters.com say that about 97% of the people who need sitters find them within the first week. Cool! And it's not at all unusual for firm friendships to be forged across countries and even continents. I may not be ready quite yet, but I love browsing through the daily listings. I am thinking we'll start with a long weekend in London—there seem to be lots of flats with just a cuddly cat needing some love. *How fun would that be?*



How about this home in Spain...see dramatic Andalusia, and care for the family pets. (Photos courtesy of trustedhousesitters.com)

questions and also making some very good suggestions about how to improve my profile.

One of the nice things about the platform is the lengths they go to to make people feel comfortable with the process. There are contracts, lengthy and detailed profiles of animals, homes, sitters—all with tons of photos. It will be your job to communicate back and forth with



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HAVE YOU LOST THE FIRE?

BY JIM OLSON

What does that mean?

Does it mean waking up at the crack of dawn to exercise before work?

Or 3 hour sessions at the gym AFTER work?

Nope. Maybe it just means mixing things up a bit to get the fire back to exercise!

Are you in a slump with your current workout routine? The same old treadmill, exercise class or lifting weights can become tiresome over time. Break out of that slump and mix up your routine a bit! If you usually exercise alone, find a workout buddy. Not only is the socialization good for you, but when you're accountable to someone else, it just may inspire you to keep your workouts on track.

Why not check out a new class? Always been afraid of the spinning class? Give it a shot!

Or what about just a new WAY of exercising? As a kid, sports were so important to many people. Maybe there's a sport you can get involved with now, as an adult.



Jim Olson

Softball league?

Love to dance? Try Zumba; a great work out with dance flair!

Use the same video over and over? Buy a new one, or even rent from your local library.

Need even more encouragement? Hire a personal trainer.

This "slump" is really the perfect time to try something new, that you may have never thought of before, because they didn't fit

your definition of "exercise" Treat your body like you want your body to treat YOU! Sometimes you just need something new and fun to keep you going.

Try rewarding yourself when you do get back on track. If you complete your workouts for the week, treat yourself to a massage. Or, if it inspires you, buy new workout gear. Maybe just a new outfit is what it will take to get you happy to go back to the gym.

Before you quit, try everything you can to stay on track. Instead of drifting away from exercise without acknowledging it, give yourself a minimum amount of exercise to get in each week. When you dip below that (or stop altogether), promise yourself you'll try other things before you quit altogether.

Make your workouts a priority instead of an option. When exercise becomes a regular part of your life, you will appreciate your body more. You'll notice improvements in your shape & strength.

The negative self talk may begin to dissipate and you'll find a new confidence. Your life becomes

simpler. Hauling groceries or kids doesn't seem like such a chore. You're stronger and have more energy! Your health will improve.

Exercise can help with diabetes, heart disease, depression, anxiety and high cholesterol, as well as protect your body from some types of cancer.

Your sex life can get better. Studies have shown that exercisers have more satisfying sex lives than non-exercisers.

You will find yourself with more energy! And really, all these things combine to equal an overall better life! Take it one day at a time. One workout at a time. All you have to gain is better health, stamina and energy!!!

Committed to Your Fitness,

Jim Olson

Individual Fitness



LIFT TO GET LEAN

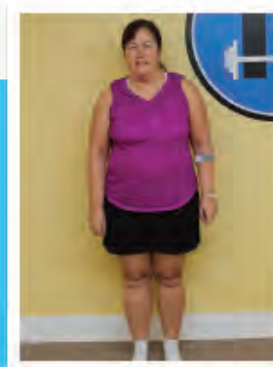
OVERCOMING OBSTACLES LIKE BETH

Beth Reid came to us in February of this year determined to find a trainer to help her achieve her health and fitness goals. When Beth came on board with us at Individual Fitness she had a few pre existing health issues. She was stuck in the vicious cycle of yo-yo dieting and having trainers that weren't listening and responding to her needs and she got hurt again. Beth came to us with tennis elbow, plantar fasciitis, and a bad back. She was out for two months to get injections in her elbows and back and that still didn't stop her

Beth was determined and never gave up. She looked us up and gave us a call, and hasn't looked back!

She is down 20 lbs, and is now PAIN FREE, and has no plans to stop! She looks absolutely fabulous and is radiating confidence and positivity, and we couldn't be more proud of her.

If Beth can overcome her obstacles, so can YOU!!



Now Lift the phone for your free consultation to a Leaner you today!
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WINNERS OF THE BOW FALCONS BOOSTER CLUB GOLF TOURNAMENT



Sebastian Grasso, Gary Levoie, Matt Harmon and Bill Mason of the Windham Group were the winners of the recent Bow Falcons Booster Club 20th Annual Golf Tournament held at the Stonebridge Country Club in Goffstown. The event raised over \$9000 which will be put to use toward supporting the athletic programs at Bow High School.

The Falcons Booster Club was very pleased to have 30 sponsors – including our Gold Level Sponsor (\$1000) The Windham Group of Manchester and our Platinum Sponsor (\$1500) A1 Freedom Financial of Pembroke. We have been able to support many different sports at the school as a result of the generous support of all our sponsors. We would like to also thank our Bronze Sponsors: Capital Area Dentistry, Cross Insurance, Energy North Propane, Nelson Analytical Lab and Servepro of Concord who were inadvertently left out of last month's article.

BOW STATION ON AUCTION BLOCK NEXT SPRING

The State Public Utilities Commission has hired J.P. Morgan to auction Merrimack Station to the highest bidder next year.

Eversource, as owner of Merrimack Station, agreed to divest its power plants, including the Merrimack Station coal-fired plant in Bow, as part of a settlement with the state last year. The settlement is designed to complete the deregulation of electricity markets approved by the state Legislature years ago, and based on the principle that regulated utilities would delivery electricity, but power plants would be owned by unregulated, private investors.

The objective of the auctions is to get the highest price possible to offset the losses electric ratepayers will have to cover in the "stranded cost" portion of their electric bills, and to enable Bow and other municipal officials in the state to bid on hydro facilities and other Eversource power plants within their borders if they choose to do so.

In a September letter to the PUC, J.P. Morgan recommended a broad public auction in two phases. In the first phase, potential bidders would be invited to respond to a Request for Qualifications. Those who satisfy the requirements would be asked to sign a confidentiality agreement, after which they could review detailed information on the power plants. The report suggests this phase could take six weeks,

from November 2016 into January 2017.

In the next phase, the so-called "second round" bidders would have about eight weeks to submit a final, binding proposal. The report suggests Phase II might run from January 2017 into March 2017.



Noreen Christensen reads the Bow Times during a visit to Stowe, Vermont.

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Bow Community Mens Club Annual Lobster Fest

Saturday October 15, 2016, 5:00 - 8:00
Bow Community Building

Menu Includes:

Lobster Plate, \$ 25.00
Extra Lobster, \$ 10.00
"Fresh Off The Boat 1 1/2 lb. Lobster"
Bowl of Fresh Clams
Clam Chowdah

Or

Chicken Plate, \$ 12.00
1/2 Barbecue Chicken
Potato Salad

Both Meals Include:
Fresh New Hampshire Corn on the Cob
Dessert
Beverage

Kid's Plate, \$ 2.00
Hot Dog
Chips
Corn on the Cob
Beverage

Tickets can be purchased through October 13, by contacting:
Mike Wayne 715-1466 Charlie Griswold 228-9621
Dick Welch 225-5862

The Pope Memorial SPCA Comes to the Rescue of 40 Animals

The Pope Memorial SPCA of Concord-Merrimack County (PM-SPCA) unexpectedly took in 40 companion animals on Thursday, September 15, 2016 from all over Merrimack County. Responding to multiple community calls throughout the day, 21 felines and one canine living in sub-par conditions were rescued from a single apartment in the Greater Concord area, now known as the "Apartment 22". In addition to the apartment seize, over a dozen more stray or injured felines were brought into the PM-SPCA facility by members of the public.

On average, the Pope Memorial SPCA will take in a dozen stray animals every week, in addition to community surrenders and transported animals from partner shelters. "Unexpectedly receiving dozens of our community's animals in a day comes at a very busy time, but it truly goes to show why we are here," stated Cathy Emerson, Director of Operations for the Pope Memorial SPCA. "What matters now is that each one of these animals receives top-notch care and medical attention, while we prepare for our fundraiser. We thank the community for all of their support throughout

the year – especially during times like these."

Out of the 40 animals, the majority taken in were a year old or under. Kittens as young as a day old were found hiding in the apartment and are receiving specialized around-the-clock care. The PMSPCA would like to take the opportunity to remind the public about the importance of spaying and neutering companion animals and community felines.

Each animal is currently under medical evaluation and care directed by the PMSPCA's medical staff and animal care team. All animals will undergo multiple evaluations, be spayed or neutered, brought up-to-date on all age appropriate vaccinations, microchipped, and behaviorally evaluated before being placed up for adoption within the upcoming weeks.

The PMSCPA is a non-profit organization who operates off of public donations. Those who want to assist in the care of these animals, including the "Apartment 22", are encouraged to make their tax-deductible donation directly to the Pope Memorial SPCA at 94 Silk Farm Road, Concord, NH 03301 or www.popememorialsPCA.org. Questions about the above or pertaining to the shelter can be directed to Lori Taylor, Interim Executive Director, at ltaylor@popememorialsPCA.org or (603) 856-8756 x225.

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Catalog of Fall Classes Available

Baker Free Library, Town Offices, Call OLLI Office or Visit our Website

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OLLI Fall Term Features Learning for the Fun of It

By Jacki Fogarty

Bow members of OLLI are offering their talents in a variety of ways this Fall term. Peg Fargo and Phyllis Benoit are each teaching a course – Peg is reprising her popular "Mill Girls" course to a sellout audience and Phyllis is introducing a new course, "Satire – Humor for the Intelligent."

Jeannette and Brian Graf, Ed McMonagle, Sandy Brien, Jacki Fogarty, Peg and Phyllis also serve as class assistants for several of the 54 classes offered in the Concord learning site of OLLI this fall. While 15 of the classes are full, the others remain open to new registrations right up to the day of the class.

"Flatlander Chronicles," a hilarious presentation by Brendan Smith, author of the book by the same name has been a sell-out in previous terms, but has seats available for its October 25 session.

Lindsay Hamrick will share her experiences as a volunteer in a Chimpanzee Sanctuary in Guinea,

West Africa on November 29.

Other available courses range from "Concord Coaches" to Shakespeare's "The Tempest" (taught by Chuck Annal, PhD); "Shapenote Singing" to "Ukulele Rhythms"; "Global Warming" to "More than Freckles" (films of Doris Day, taught by author Paul Brogan), and "Thinking about Capitalism" (taught by David Woolpert) to "Massacre on the Merrimack" (taught by author Jay Atkinson) to "Green Thumbs in the White House" about holiday decorations in the presidential mansion.

OLLI's variety is only exceeded by its value. Membership is available to adults over age 50 and the cost of courses starts at \$15. Join your Bow neighbors in OLLI and enjoy "Learning for the fun of it."

You can become part of OLLI's active, engaged community of adult learners.

Call for information at 603-513-1377.

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BOW GARDEN CLUB - GARDEN OF HOPE

By JOYCE KIMBALL



The "Garden of Hope" in full bloom in mid-October in a previous year. (photos by Joyce Kimball)

The "Garden of Hope" was revitalized recently with the planting of 75-80 beautiful deep pink chrysanthemums by members of the Bow Garden Club, assisted by volunteers from the "Making Strides Against Breast Cancer Committee", just in time for the "Making Strides Against Breast Cancer Walk" that will originate from Memorial Field on Sunday, October 16th.

"The Garden of Hope" was designed and built in 2004 by "Making Strides" volunteers with the support of the Greater Concord Community and is located next to the lower athletic fields at Memorial Field. The cancer ribbon-shaped garden site is dedicated to all those who have been affected by breast cancer and includes granite pavers engraved with the names of corporate and in-kind sponsors as well as a granite meditation bench.

The "Garden of Hope" is planted with pink cascading petunias each June and is re-planted in October with pink-hued chrysanthemums, all generously donated by Pleasant View Gardens of Loudon.

The garden is maintained throughout the growing season by the "Making Strides" volunteers with assistance by the City of Concord's grounds crew.

"The Garden of Hope" is located within the Memorial Field sport

complex at 70 Fruit Street, Concord, adjacent to the lower athletic fields. It was designed and built in 2004 by "Making Strides Against Breast Cancer" volunteers with the support of the Greater Concord Community and consists of an approximately 20 by 10 foot granite-edged



Above: l-r, Bow Garden Club volunteers Sue Smith, Joyce Kimball, Sharon Pearce and Debbie Wayne upon planting the "Garden of Hope" at Memorial Field on September 20th.

cancer ribbon-shaped garden and accessory plantings dedicated to all who have been touched by breast cancer. The garden contains granite pavers engraved with the names of corporate, in-kind and individual sponsors and also includes a meditation bench. The original donations of materials were made by Swenson Granite Works, Brochu Nursery & Landscaping, Pleasant View Gardens and Outdoor World & Stonescapes.

Members of the Bow Garden Club have been planting the garden for the past eleven years and the garden is weeded, watered and maintained regularly throughout the summer and fall months by local "Making Strides Against Breast Cancer" volunteers assisted by City of Concord grounds employees.

Each October, the "Garden of Hope" becomes a focal point of the "Making Strides Against Breast Cancer Walk" when participants and supporters gather at Concord's Memorial Field to honor their loved ones affected by breast cancer and to hold their annual fundraising event.

Of the 270 American Cancer

Society's "Making Strides Against Breast Cancer Walks" that take place around the country each year, the Concord, New Hampshire event is consistently the #1 per capita "Making Strides" event held in the United States, annually realizing over a half million dollars in donations and boasting over 5,000 participants in the Making Strides Against Breast Cancer Walk in each of the recent years!

This generous support by companies, organizations and individuals directly funds breast cancer research, patient programs and the services of the American Cancer Society. Concord's "Garden of Hope" is truly a community jewel—a place of solace, remembrance, beauty and of course eternal hope...

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BAKER FREE LIBRARY NEWS

By Lori Fisher



CHIEF COMMERFORD'S FAREWELL EVENT

Chief Erin Commerford has retired from law enforcement, after 14 years with Bow PD and 8 of those years as Chief. A farewell event was held for the community to say goodbye on September 15 at the Library. Many residents stopped by to wish the Chief well and to thank her for her dedication to Bow. *Photo by Eric Anderson.*

Phase II Renovations starting this month!

This is the final phase of the Lower Level Renovation project, and will be active through January 2017. Due to the Renovations, the following services will be impacted:

- The Friends Book Sale is continuing with a small cart of books to purchase in the Library's front seating area.

Book Donation Saturdays will continue through the renovation period. Be prepared that the Friends will be able to accept only the higher quality used books during that time, and those items will be stored off site until the renovation is complete.

- We will not be taking reservations for the Welch Meeting Room and the two Group Tutoring Rooms for reservation dates between 10/1/16 and 1/31/2017.

However, if a group/individual does want to use one of those rooms during that time period, we encourage you to call one or two days ahead of the date you need. We will check with the construction crew to see if

they need to be in those rooms due to HVAC installation or other work. If not, you will be able to reserve the room you need. Also, our Upstairs Meeting Room will be available for advance reservation as usual during the renovation time frame.

- Parking will be at a premium during the Renovation time frame.

Please remember to use the back of the NHADA parking lot (to the right of the playground) during the daytime, and the Bovie parking lot after 5 p.m.

Thank you in advance for your patience during this major transition - and we are all very excited about the new spaces we'll have to offer Bow residents after the New Year! Questions? Email or call 224-7113.

2nd Annual Wreath Auction on November 12!



2015 Winners!
Photo by Eric Anderson

The Friends of the Baker Free Library will hold the 2nd Annual Baker Free Library Wreath Auction Cocktail Party on Saturday November 12th from 5 p.m. to 8 p.m.

The Auction will benefit the Lower Level Renovation Project fundraising, which is very close to completion.

To purchase tickets to attend the event, please visit or call the Library at 224-7113. Cost is \$15 per ticket, or 2 tickets for \$25.

Admission includes wine, hearty appetizers, dessert, and the ability to do final bidding on the

beautiful wreaths created for the event. Ticket sales begin October 15th.

To contribute a wreath to the auction, please visit our web site www.bowbakerfreelibrary.org for details and to download a wreath donation form. Monetary donations also accepted in lieu of a physical wreath.

Questions? Contact Rita Morrison at morrison.rita64@gmail.com or call the library at 224-7113.

Annual Hat & Mitten Drive: October 1 - December 9



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

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

Questions? Contact Betsy at betsy@bakerfreelib.org.

Library Services/Resource Survey in November

Every four years, the Library conducts a survey to assess what services/resources the Bow community wants from their Library.

This year, we have an additional incentive - by completing the

survey either online or on paper, you can have your name entered into a drawing for a \$50 gas card! The survey opens on November 1st, and can be completed online or by a downloadable pdf. Paper survey copies will also be available at the Library.

Our major effort to get residents to participate will occur at the polls on November 8th - please stop by our table to fill out a paper survey or to pick up a card with the online link to complete it. The survey will remain open until November 30th.

Results of the survey will be shared on our web site, and we'll be using the results to help guide our Long Range Planning for 2018 through 2021.

Questions? Contact Lori Fisher, Director, at lori@bakerfreelib.org.

Next Friends of BFL Book Donation Acceptance Day: Saturday October 29, 10 a.m. to 4 p.m.

The Library will be CLOSED on Friday, November 11 in observance of Veteran's Day.

DORA R. BRESAW OLDEST LIVING RESIDENT IN BOW

Dora R. Bresaw, who resides at White Rock Community was born on January 1, 1915 which will make her 102 on her next birthday!

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E-Mail: john.martin@leg.state.nh.us

VOTE

November 11th

Paid for by John Martin for Representative

BOW ROTARY CLUB WELCOMES TWO NEW MEMBERS

Clayton "Skip" Poole

After attending The University of New Hampshire, Skip began his business career at Amoskeag National Bank in Manchester, N.H. Since that time he has had over thirty six years of experience in the financial services industry including tenures at GE Capital, Citizens Bank, Fleet Bank, Bank of America US Trust, Merrimack County Savings Bank and People's United Bank Wealth Management. In addition, Skip has studied at the Cannon Financial Institute located at the University of North Carolina in Charlotte.

Currently, Skip is Senior Vice President and Senior Relationship Manager at the private wealth management firm of Boston Asset Management in Concord, N.H. His community involvement has included tenures on the Board of Trustees of the Capitol Center for the Arts, Northern Stage, President of The New Hampshire Philharmonic, The Concord Hospital Trust Advisory Committee and Trustee of White Pines College. Currently Skip sits on the Board of Haven-



wood Heritage Heights in Concord, N.H. Skip has been asked to serve as guest speaker at several gatherings; most recently he was invited to be the keynote speaker at the annual City of Concord Chamber of Commerce Dinner.

Avocationally, Skip is passionate about the performing arts and is co-owner of the musical production company, "A Moment in Time Musical Productions, LLC." He has toured and performed with many internationally acclaimed personalities including Mel Tormé, Johnny Mathis, Rosemary Clooney, Andy Williams, Dionne Warwick and Robert Goulet. He serves currently as the Music Director of the nationally acclaimed Capital Jazz Orchestra and recently completed a sixteen city US tour featuring the renowned jazz clarinetist Ken Peplowski.

Skip has lectured at Berklee School of Music in Boston, Ma. alongside famed musicologist Gunther Schuller and Skips' comments on twentieth century music have been published in the book "Paul Whiteman- Pioneer in American Music" by Don Rayno; published by Scarecrow Press. Mr. Poole is a NH native and has been a resident of Bow, NH for the past sixteen years where he resides with his wife Marie of twenty nine years and their sons CJ and Nicholas. *Photo by Eric Anderson.*




Betsey Patten

Betsey was born in Newton, Massachusetts and went to Christian High School in Cambridge, MA and then on to two years of The Kings College in New York. She married in 1966 and her daughter

was born in 1967. After life happened, she ended up in Moultonborough NH with her second husband, Richard, who died in 2006. She then moved to Bow in October of 2014 to be closer to her daughter. She was a Representative from Moultonborough from 1994-2012. During her 18 years in the Legislature she served on Municipal and County Government as Vice Chairman 1997-2000 and Chairman 2001-2006. She also served on Administrative Rules 1999-2012, as Chairman for 10 of those years. She enjoyed working in the public sector and wants to serve her new communities of Bow and Dunbarton.

She currently serves as an alternate on the Planning Board in Bow, a Supervisor of the Checklist in Bow and now as one of Bow Rotary's newest Rotarians!




The Merrimack County Stamp Collectors will hold its monthly meeting at the Bow Mills United Methodist Church, 505 South St., Bow, on October 18 beginning at 1 pm. We invite all who are interested in stamp collecting to attend, share their interest, buy, sell and trade. Meet other collectors and learn of the latest cutting edge information on stamp collecting. For more information call Dan Day at 603-228-1154.






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BOW GARDEN CLUB POINSETTIA SALE by Joyce Kimball

Since 2008, the Bow Garden Club has been pre-selling poinsettia plants to area residents as one of their fundraisers. The 8" plants are \$22 each and the 10" plants are \$32 each. All proceeds go to the garden club's ongoing civic beautification projects, helping to keep Bow beautiful.

Members of the garden club will be taking orders beginning October 10th until November 13th. They will be delivered to the Old Town Hall in Bow, 91 Bow Center Road for Pick up on Saturday, December 3rd between 9 a.m. and noon or will be delivered if prior arrangements have been made. If you wish to pre-order, please contact any Bow Garden Club member, go online to their website www.bowgardenclub.org or contact Fundraising Chairman Joyce Kimball at joyceakimball@comcast.net. Thank you!

BOW REAL ESTATE SALES

September 2016 Sales in Bow

2 Aura's Way, 5557 gla, glaag 4557, 6 br, 4.5 bath, 3 car att., 2.88 acres, Sold \$682,500 09/02/16

16 Longview Dr, 5007 gla, glaag 3851, 5 br, 4.5 bath, 3 car att., 2.23 acres, Sold \$655,000 09/22/16

9 Tower Hill Rd 3348 gla. Glaag 2108, 4 br, 2.5 bath, 2 car att., 4.66 acres, Sold \$373,650 09/09/16

14 Essex Dr, 3018 gla, glaag 2317, 4 br, 2.5 baths, 2 car att., 2.17 acres, Sold \$341,000 09/1/16

30 Putney Rd, 4694 gla, glaag 3192, 6 br, 4 baths, 2 car att., 1.11 acres, Sold \$335,000 09/26/16

29 Rocky Point Dr, 3872 gla, glaag 2672, 5 br, 2.5 baths, 2 car under, 1.0 acres, Sold \$309,000 09/26/16

9 Rand Rd, 2508 gla, glaag 2108, 4 br, 2 baths, 2 car att., 1.0 acres, Sold \$288,000 09/15/16

10 Colby Lane, 2352 gla, glaag 2352, 3 br, 2.5 baths, no garage, 2.00 acres, Sold \$279,900 09/26/16

25 Evergreen Dr, 2408 gla, glaag 1604, 3 br, 1.5 baths, 3 car under, 1.2 acres, Sold \$271,000 09/16/16

52 Bow Bog Rd, 1915 gla, glaag 1600, 3 br, 1.5 baths, 3 car det, .95 acres, Sold \$252,000 09/08/16

31 Dunbarton Ctr, 3532 gla, glaag 2249, 4 br, 2 bath, 4 car att., 5.71 acres, Sold \$244,900 09/23/16

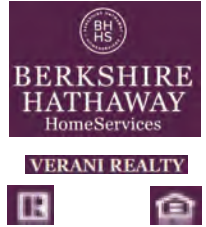
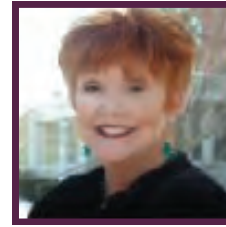
520 Page Rd, 2496 gla, glaag 1680, 3 br, 2 baths, 3 car att, 1.0 acres, Sold \$238,500 09/20/16

42 Clement Rd, 1752 gla, glaag 1400, 3 br, 2.5 baths, 2 car under, 1.1 acres, Sold \$222,315 09/05/16

614 Page Rd, unknown gla, glaag 1706, 3 br, 2 baths, 2 car att., 1.1 acres, Sold \$215,000 09/16/16

39 Ridgewood Dr, 2158 gla, glaag 1310, 3 br, 1.5 baths, 2 car att, 1.0 acres, Sold \$214,900 09/30/16

Linda Hutton
Broker
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These statistics are for all Bow Sales for the period 9-1-16 thru 9-30-16, 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:
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FINDING BALANCE

By Donna Deos

Last month we talked about how to know when you're in over your head and what to do about it and I promised that this month would be about Finding Balance. So, here we go!

First, what is balance?

It's that middle space where things are fair and equal. It's where things work right. Sound unfamiliar to you? I'm sure it does! It's a pretty illusive thing when you think about it. In this "go, go, go" world of ours where we are just rushing and doing and always in motion, it's hard to realize that balance is even a thing we can obtain. It's something that we really don't have the time or energy to think about and that's the real problem here, isn't it?! Balance is supposed to be the place where you have time for you. For the things you enjoy doing and want to do. It's time for the walk in nature, the visit to the beach, the quiet afternoon reading a book, the time playing games with your kids or grandkids, or visiting with friends. It's where you can relax and enjoy in between the go, go, go. Finding balance means paying attention to *everything* in our lives. It means taking a step back.

Yes, I'm saying you do have to Stop. Breathe. Pay attention.

Then, think about what you want for your life. What does your ideal life look like? If you could have things exactly as you want them, what would that look like for you?

- Would you have enough time to do the things you enjoy?
- Would you have enough money to pay for the things you want and need?
- Would you have loftier goals?
- More time off?
- Less things to do and more fun doing them?

Whatever your ideal perfect life looks like to you when you imagine how you want it to be, is *your* ideal life.

Now, to get there, you need to look at all you are currently doing that isn't in line with that. What are



the things getting in the way of that ideal life that you want? Write them all down. Use as many pages as you like. While you are making the list of the things preventing you from the ideal life I want you to make two other lists (or, if that's too much all at once do them in sequence): one for the things you are doing and would enjoy continuing doing, or really feel that you have to keep doing for whatever reason.

The second list is of people or organizations that can help you with the things that are getting in the way of your ideal life. To find balance, it's like doing a strategic planning session. This one is a strategic planning session for your life though, not your business. You need to look at your mission: what you want to do – the overall goal; your vision: what it looks like (your ideal life); your strengths, weaknesses, opportunities and threats; your current situation (the list of everything on your plate/to-do list); and then you need to put it all together in a different format that gets you to where you want to be...

Your plan for your ideal life – a.k.a. balance.

The list of people who could help you are your "Opportunities". Ways that you can take some things off of your plate like: hiring a cleaner to do your housework, or having your kids do some work and give them an allowance.

For seniors, you can hire in home care companies to help with the tasks that are undesirable or maybe you want the companionship because they can enhance the quality side of your life in having



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someone to shop with, to go to the movies with or to play cribbage or some other game you love.

The opportunities people list is not just about getting rid of undesirable things to do, it can also be ways in which you are then able to accomplish the quality of life items on the ideal life list. Maybe your ideal life has your home being completely cleaned out and organized. You can hire people to do that. What a burden that lifts and it gives you a desirable space to live in which enhances your quality of life.

There are many ways to find balance. They all begin with looking at the larger picture, breaking it into pieces. Assigning ways to divvy up the pieces and get things done.

Most importantly, it means realizing that YOU do not have to be the one doing all of the DOING.

Let some things go. It will be okay. Even if they never get done, in some cases, that still works perfectly fine. It's all about quality of life NOW. Finding balance means you have enough things in your life that bring you joy and make you happy that the things that don't really don't matter. You have balanced them off with good things. You are in the middle, the happy medium. And, it feels good and you are finding that ideal life that you always wanted. It's easier than you think. If the idea of this process overwhelms you, then hire someone to help you with it. (Like me!) Many of us never take the time

to envision what we really want in life. What our ideal life looks like. That is your first step. Create your vision and then we will take it from there. I look forward to finding out what your ideal life looks like. Remember, you can do this at any age! And, I can help you. I want to help you, so all you need to do is reach out to me and let me.

The Greater Concord Photography Club's Third Annual Photo Exhibition and Sale

Friday, November 11th through Friday, December 2nd

Kimball Jenkins Art School, 266 North Main Street, Concord

The exhibit will be located in the Carriage House, Monday through Friday, 9:00 a.m. to 4:00 p.m. Opening reception on November 11th, from 5:00 p.m. to 8:00 p.m. will feature a door prize – winner chooses any photograph in the exhibit. Exhibition and reception are free and open to the public. For further information, contact concordphotoclub@gmail.com. We are looking forward to this event and certainly hope you can attend!

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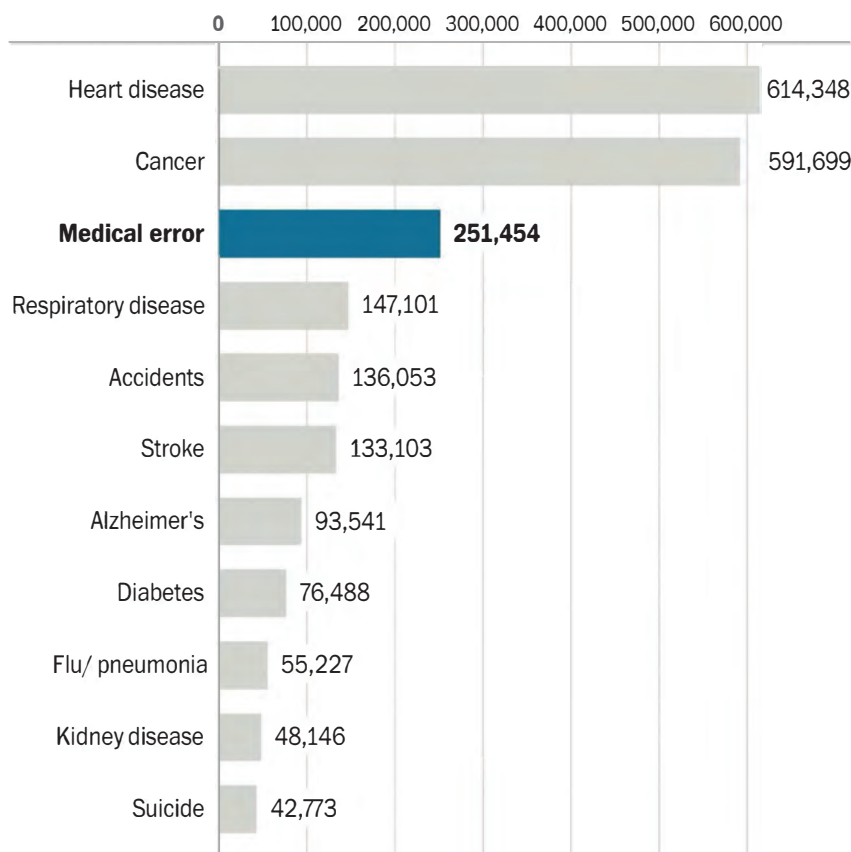
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MEDICAL ERRORS THIRD LEADING CAUSE OF DEATH IN U.S.

Death in the United States

Johns Hopkins University researchers estimate that medical error is now the third leading cause of death. Here's a ranking by yearly deaths.



Source: National Center for Health Statistics, BMJ

THE WASHINGTON POST

BOW SHOULD RE-ELECT KUCH, MARTIN AND HOELL TO THE NH HOUSE

Bill Kuch, John Martin and J.R. Hoell of Bow and Dunbarton have fought for responsible budgets, stronger criminal laws and school choice. Their opponents are Democrats supported by labor unions. They vote for more taxes, more regulation (that lowers the value of the Bow Power Plant), and less school choice for our students. Your choice is clear, vote for someone who supports you, not special interests. The three candidates who know and understand that low taxes are the result of low spending are:

Bill Kuch
John Martin
J.R. Hoell

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TIPS FOR BUSINESS BORROWERS: PREPARING FOR THE LENDER

By Sugar River Bank

In any borrower/lender relationship, it is essential that the borrower provide an understanding of the business through an up-to-date set of financial and production records.

Financial statements should include a balance sheet, an income statement, a statement of owner equity, and historical and projected cash flows.

If possible, the borrower should provide three to five years of data. The lender generally requires the following financial data and supporting information; however, when approaching a lender, the borrower should ask specifically which types of financial information to provide.

- A current balance sheet with supporting schedules and inventories (essential).
- A record of earnings for three years.
- A projected cash flow; if a major change in the business is anticipated, a transitional and normal operating year projected cash flow may be required, with sensitivity analysis concerning price, cost, and capital acquisition investments.
- A good set of records showing production plans, short- and long-range goals, and procedures for implementation and evaluation.
- Information concerning personal debt, including credit cards.
- Information concerning the amount and stability of outside-of-business income.

Lenders don't like surprises. Just as you, the borrower, have a "wish list" of traits that a good lender should have, lenders also

have certain expectations of a desirable borrower. Here are four key things you can do to help build your relationship with your banker.

Arrange credit in advance. Don't inform your lender of a major decision "after the fact." This destroys trust and credibility and makes future credit more difficult or even impossible to obtain.

Allow your lender time to review plans and make suggestions. Many major purchase decisions are made on the basis of emotion. A lender can be a source of sound advice and counsel in reviewing your credit request. Remember: an explanation of goals and plans builds confidence and trust. It also strengthens the working relationship.

Inform your lender of problems and changes. Even the best businesses are faced with adversities that reduce their ability to repay. Inform your lender of changes in plans or unforeseen problems that will interfere with making loan payments. Remember: communication is important not only in the initial request but throughout the whole credit process.

Maintain a high level of integrity. If the borrower expects a lender to be honest and above-board at all times, then the lender is entitled to the same attribute from the borrower.

Inaccurate information and failure to honor commitments will jeopardize the borrower-lender relationship and could do harm that will last a lifetime.

Source: ABA.com

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A GOOD RESULT

BY BEN KINIRY, ESQ.

I would like to take this time to tell you about one of my client experiences. I love to solve problems and enjoy helping families come up with unique solutions to meet their particular needs. In this case I think I did both.

In past articles I have discussed the topics of **Medicaid**, **Special Needs Trusts** and **IRA Inheritance Trusts** and some of the major points involved with each area of the law. This writing explains how I was able to aid clients in balancing some of their challenging, and somewhat conflicting, goals by utilizing my knowledge of these complex areas of the law.

The Clients: Last summer I met with Winston and Clementine Churchill (do I have to tell you that these are NOT their real names?). The Churchills have two children, Diana and Mary. In short, the Churchills desired to leave their two daughters an inheritance, especially Mary, who had some life struggles and is not likely to have adequate savings for retirement.

Some pertinent facts: Both Winston and Clementine were in their eighties. Winston was still working part-time, more for the health insurance benefits than the income. Clementine has some physical health issues and she is starting to be forgetful. Winston's IRA was holding approximately \$500,000 and Clementine's \$350,000. The Churchill's home was literally falling apart and would cost too much to repair. Mary lived locally, but had recently become unemployed. Diana lives about a thousand miles away, is married and doing relatively well.

There was much done in the way of discussing wants verses needs and priorities. In the end we came up with what I believe to be a well-balanced plan given the clients priorities and working within the confines of the law.

New Living Arrangement: The house was sold and the Churchills rented a three bedroom apartment. Mary moved in and became an employee under a **care-giver contract** to help Clementine (when set up correctly by an elder law attorney, the payments to Mary will not penalize or disqualify the family for the **Medicaid long term care benefit**). Mary now earns a living and is paying in toward her Social Security retirement benefits. As you can imagine, this arrangement also provides the sister, Diana, with peace of mind.

Fiduciary Appointments: Diana was assigned the role of Power of Attorney as she is well equipped to take care of the financials (Clementine historically handled the money and with some reluctance,



passed the torch to Diana). Mary was assigned the role of Health Care Power of Attorney as she resides with her parents and had previously worked in the medical profession.

Asset Protection Planning: In order to come up with a plan for asset protection purposes, it was necessary for the family to prioritize how their retirement savings would be spent. This is a highly personal decision. Many couples will spend every dime on maintaining their chosen quality of life. Others prioritize their child's future over their own needs. Somewhere in there, their personalities and goals guide the ultimate planning result.

The Churchills wanted to leave something to the girls and to be able to pay their bills, but did not want all of their life savings to be spent on long term care costs, if such care was ever necessary. The main driver was their daughter, Mary. They were (and likely still are) seriously concerned about her ability to "fend for herself" when they are no longer with us. Another issue is that they also wanted to treat their daughters equally, even though they believed that Diana can "take care of herself."

How did we balance up these competing interests?

Let's take **Clementine's estate** first. Upon her passing, one hundred percent of her retirement benefits will go into an IRA Inheritance Trust. Half will be held for the benefit of each daughter and Diana will be trustee for both shares. Why is Diana trustee for Mary? There is a fear that Mary would cash in the funds, pay all taxes due, miss out on the growth of the funds and spend it all in a most unwise manner.

The decision to bypass Winston was made based on the family's opinion that Winston had a reasonable amount of retirement funds and income to pay for his desired quality of life, without the need of receiving benefit from Clementine's estate. As can be seen, by bypassing Winston, any funds remaining in Clementine's estate would potentially meet the goal of leaving an inheritance for their daughters.

Winston's estate: Upon Winston's death, his IRA would pay to an IRA Inheritance Trust as well. His IRA would then be split into

three shares pursuant to a formula designed to leave Clementine with a net worth of \$300,000 at the time of his death. The first share would go **to his estate** and would, pursuant to the **terms of his Last Will & Testament**, be held in a Special Needs Trust for the benefit of Clementine. If any funds remained in Clementine's Special Needs Trust upon her death, the remaining fund will pour into the IRA Inheritance Trust for the benefit of the two daughters.

As can be seen, regardless of who dies first, the goal of leaving some funds for the daughters as an inheritance may be met.

You may ask, why did Winston leave his assets for Clementine's benefit to **his estate** and the use of his **Last Will & Testament**, when you seem to like probate court avoidance techniques? Well, you are very clever to have caught this detail, perhaps the bold coloring helped bring this key point to your attention. If Winston had directed the funds be held in a Special Needs Trust or any other trust other than one under his Last Will & Testament, then upon Clementine's death any remaining funds would be subject to a payback to the State under the State's Medicaid Recovery Program. In the alternative, a Special Needs Trust under your Will, does not have the payback requirement. This is what some would call a "loophole," and others would call "the law." The information in this article does not constitute legal or medical advice.

TO RECAP, this type of trust allows your children to inherit your retirement benefits and to stretch out the required minimum distributions to them AND protect the inheritance from assignment, pledge, attachment, execution or claims of any creditor, such as an ex son-in-law taking some of your retirement funds in a divorce.

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The Crowd at Bow Bog Meeting House



The Suncook Valley Chorale Group



Remembrance Prayer Service
By : Durwood Sargent

Heritage Day 2016 Celebrating Bow's History

Photos By: Eric Anderson



Blacksmith Mitch Locker & Son at Work



The Bow Men's Club Serving Lunch



Dick Stevens Talks about the Abolitionist Movement



Mark Leven Rings The Bell for The Departed Citizens of Bow



Ralph Mecheau talks about the Underground Railroad

Bow Young at Heart Club Celebrates 40 Years By Faye Johnson

Nearly 60 past and present members got together September 28 to celebrate the 40th anniversary of the Bow Young at Heart Club. Former members present were Theresa Capozzi, Alice Cate, Mary Jane Bailey, Carole French, Terry Noonan, Loretta Petrin, and Denise LeBlanc,

Jennie Boone was recognized for her 28 years of membership, 12 years as secretary, and establishing and still assisting with the 50/50 raffle.

George and Irene Hubert, 20 year members, were recognized for their years of providing breakfast and

lunch at the craft fairs, funds from which continue to benefit members. George also served as president and vice-president for 9 yrs. and is currently our resident comedian.

Candy Ricard, 14 year member and our current secretary, was recognized for her 10 years as secretary, her willingness to assist other board and committee members and the extras she does throughout the year that make the Club a success. Everyone left with a 40th anniversary goody bag acquired and filled by Candy.

After a pasta lunch, members enjoyed going back in time with Calvin Knickbocker and "25 Years of your Hit Parade" courtesy of NH Humanities. Contact fjohnson915@myfairpoint.net or 603-228-8149.

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The Mini Page

Issue 43, 2016

Founded by Betty Debnam

It's Pumpkin Time!



Mini Fact:

Pumpkins belong to the same family as squash, watermelons, cucumbers, cantaloupes and honeydews.

What would Halloween be without pumpkins? Farmers in the United States produce more than 1 billion pounds of pumpkins each year — most of those for sale at Halloween and Thanksgiving. They come in all shapes and sizes, and most weigh between 5 and 30 pounds.

This week, The Mini Page explores the connection between pumpkins and Halloween.

A useful plant

Pumpkins were first found in Central America. Seeds from some pumpkin-type plants found in Mexico date back to 7000 B.C.

Native Americans made mats out of the shells of pumpkins. They would flatten strips of pumpkin shell, dry them,



and use them to sit and walk on. They used pumpkin seeds as both food and medicine.

People in Europe did not know about pumpkins until French and Spanish explorers learned about them while exploring the New World in America.

Today, the most common use of pumpkins for food is for pumpkin pie. They also are used to make bread, muffins, soup and pudding.

Lighting the way

We love to use pumpkins as jack-o'-lanterns at Halloween! The custom of carving jack-o'-lanterns can be traced back to Ireland.

Years ago the Irish carved spooky faces on

turnips and gourds. They would hollow out the insides. Then they would place a candle inside. The light was supposed to keep away evil spirits.

In America, the Irish found pumpkins were bigger and easier to carve. That's how pumpkins became jack-o'-lanterns.

A ghostly lantern

The name for the Halloween pumpkin comes from an old story that the Irish brought with them to America.

The story is about a stingy old man named Jack. He was so stingy that when he died, he couldn't get into heaven. He was left in darkness.

So Jack put a glowing piece of coal in a hollowed-out turnip. As he traveled with his lantern looking for a resting place, he became known as Jack of the Lantern, or jack-o'-lantern.

Halloween traditions

Halloween is also called Allhallows Eve. It takes place on the day before All Saints' Day, Nov. 1.

Ancient Celtic people believed that ghosts of dead people visited Earth on the night before All Saints' Day. The Celts would dress in costumes and light large, sacred bonfires to protect themselves from the ghosts.



A turnip jack-o'-lantern.

Carving a jack-o'-lantern

Are you going to carve a pumpkin for Halloween? Will you make a funny face or a spooky stare? The Mini Page offers some tips for successful gourd gouging.



Don't forget to get help from an adult when using sharp, dangerous tools!

- **Choose your pumpkin carefully.** If you're thinking of a smiling, friendly face, a round pumpkin is probably a good choice. A tall pumpkin would be good for making a ghost or a ghoulish face.



- **Decide whether you're carving or drawing.** Instead of carving, you can draw a face or other decoration with markers, glue and glitter, stickers or other art supplies.

- **Gather your tools for carving:** a long, thin-bladed knife; a pencil; a large spoon; a small cutting saw; an ice pick or nail to poke holes; and drawings or stencils of your design.

- **Cut around the stem.** Clear out the seeds and scrape the insides clean.

- **Use your tools to make your design.** Put a flashlight or candle inside to light up your jack-o'-lantern. Have fun!

Resources



On the Web:

- pumpkingutter.com
- bit.ly/2byyiu6

At the library:

- "Pumpkins" by Ken Robbins
- "It's the Great Pumpkin, Charlie Brown: 50th Anniversary Edition" by Charles M. Schulz

Try 'n' Find

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



CANDLE, CELTIC, FLASHLIGHT, FOOD, GHOSTS, GOURD, HALLOWEEN, HOLIDAY, IRELAND, JACK-O'-LANTERN, MEDICINE, PIE, PUMPKIN, SEEDS, SHELLS, STINGY, THANKSGIVING, TOOLS, TURNIP.

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 U O D N A L E R I S D E E S P
 T L F P I E E N I C I D E M D
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7 Little Words for Kids

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

- ice that falls from the sky (4) _____
- clothing for the upper body (5) _____
- family members (9) _____
- farm building (4) _____
- where flowers grow (6) _____
- large meal (5) _____
- not the same (9) _____

RN	GARD	RT	ST
DIF	IL	AT	ENT
HA	EN	SHI	BA
FEA	REL	IVES	FER



Answers: hail, shirt, relatives, barn, garden, feast, different.

Mini Jokes



Peter: What did your parents do when you brought home that dinosaur?

Paula: They raised the roof!

Eco Note



The former director of the Scott Polar Institute in Cambridge, England, says the Arctic Ocean will be almost entirely free of ice either by next summer or the following summer because of climate change. Peter Wadhams says this would allow ships to sail directly over the North Pole, with only a few patches of sea ice remaining bunched up along the Northwest Passage and parts of Canada's Arctic coastline.

SHOULD YOU PAY OFF YOUR HOME BEFORE YOU RETIRE?

BY DOMINIC LUCENTE

Before you make any extra mortgage payments, consider some factors.

Should you own your home free and clear before you retire? At first glance, the answer would seem to be “absolutely, if at all possible.” Retiring with less debt ... isn’t that a good thing? Why not make a few extra mortgage payments to get the job done? In reality, things are not so cut and dried. There is a fundamental opportunity cost to consider. If you decide to put more money toward your mortgage, what could that money potentially do for you if you were to direct it elsewhere? In a nutshell, the question is: should you pay down low-interest debt, or should you invest the money into a tax-advantaged account that could potentially bring you a strong return?

Relatively speaking, home loans are cheap debt. Compare the interest rate on your mortgage to the one on your credit card. Should you focus your attention on a debt with 6% interest or a debt with 15% interest? You can usually deduct mortgage interest, so if your home loan carries a 6% interest rate, your after-tax borrowing rate could end up being 5% or lower. If history is any barometer, your home’s value may increase over time and inflation will effectively reduce the real amount of your mortgage over time.

Making mortgage prepayments may not be the right choice. It’s important to look at the math and examine the tradeoff between prepaying your mortgage and tax-deferred retirement savings. In her MSN Money article *Should I Save More for Retirement or Pay Down My Mortgage?*, Stacy Johnson noted “For most people, mortgage interest is tax-deductible, retirement plan contributions are deductible and their earnings are tax deferred. This tax arbitrage makes retirement contributions a better choice, at least for some.”¹ You save taxes on each dollar you direct into IRAs, 401(k)s, and other tax-deferred investment vehicles. Those invested dollars have the chance for tax-free growth.

If you are like a lot of people, you may enter a lower tax bracket in retirement, so your taxable income and federal tax rate could be lower when you withdraw the money out of that account. Another potential benefit of directing more funds toward your 401(k): If the company you work for provides an employer match, then you may be able to collect more of what is often dubbed “free money”.

Let’s turn from tax-deferred retirement investing altogether and consider insurance and college planning. Many families are underinsured and the money for extra mortgage payments could optionally be directed toward long term care insurance or disability coverage. If you’ve only recently started to build a college fund, putting the assets into that fund may be preferable. Let’s also remember that money you keep outside the mortgage is money that is generally easier to access.

What if you owe more than your house is worth? Prepaying an underwater mortgage may seem like folly to you – or maybe you really love the house and are in it for the long run. Even so, you could reallocate money that could be used for the home loan toward an emergency fund, or insurance, or some account with the potential for tax-deferred growth – when all the factors are weighed, it might look like the better move.

Think it over. It really comes down to what you believe. If you are bearish, then you may lean toward paying off your mortgage before you retire. There is no doubt about it - when you pay off debt you owe, you effectively get an instant return on your money for every dollar. If you are tantalizingly close to paying off your house, then you may just want to go ahead and do it because you love being free and clear.

On the other hand, model scenarios may tell you another story. After the numbers are run, you may want to direct the money to other financial priorities and opportunities, especially if you tend to be bullish and think the market will perform

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along the lines of its long-term historical averages.

No one path is right for everyone. If you’re unsure which direction may be most beneficial to you, speak with a qualified Financial Professional.

Dominic Lucente may be reached at 603.645.8131 or dominic.lucente@LPL.com Dlucente.com

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Citations.
 1 - msn.com/en-us/money/retirement/should-i-save-more-for-retirement-or-pay-down-my-mortgage/ar-AAgYtPT?i=BBnb7Kz [6/13/16]



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My Table – Your Table

BY DEBRA BARNES

SOUPS ON...

Searching for the perfect fall soup? I do it every day! Each morning I scour my favorite food sites in search of something different, something I haven't tasted before, something no one else is making. I stumbled across a Cajun/Creole Chicken and Red bean soup from a recent Epicurious posting. Oh, Epicurious.com is one of my favs! I found the soup to be nicely spiced and hearty enough to even take the chill off of an ice cube!

There are so many food and recipe related sites, it can be at times a bit overwhelming. So I stick to a few otherwise my internal "squirreling" takes over and I'm looking at recipes that look and sound incredible but I would have to travel 2,000 miles for the ingredients *and* have Andrew Zimmern be my prep chef. Adventurous yes, but not reality.

If you are looking for some truly inventive and relatively home cooked friendly dishes, Food52 has a good balance of both. Of course Pinterest has a plethora of recipes, pictures and pretty much every ethnic food in the world.

I am adding a recipe for a quick Cajun spice mix which the soup calls for. Most of you will have these basic spices and herb in your pantry. Just think, you can whip up a batch, add it to the soup and then use it to dust some shrimp for the grill for later in the week.

My thoughts for this soup are that it will definitely be in my recipe box for a long time!



CAJUN CREOLE CHICKEN & RED BEAN SOUP – DEBRA STYLE!



- 4 TBSP Unsalted butter
- 1 Softball sized onion diced– I prefer Spanish onions
- 1 large green bell pepper- diced
- 4 ribs of celery diced
- 1 jalapeno minced – leave membrane for a little extra kick
- 8 cloves of garlic minced
- 2 TBSP Cajun Creole Seasoning (recipe follows)
- 2 lbs boneless skinless chicken thighs cut into small bites
- 2 Tsp Kosher salt
- 1 8 oz can tomato sauce – I like Hunts
- 2 15 oz can red beans
- 6 Cups chicken broth
- ½ cup white long grain rice
- 3 Bay leaves
- 4 tsp Worcestershire sauce
- 2 tsp green hot sauce (you can use red too)

Melt the butter over medium heat in a large heavy bottom pot. Add onion, bell pepper, celery, jalapeno and garlic and cook stirring frequently until softened and onion is translucent, about 20 minutes. Add chicken, the Cajun seasoning and salt. Increase heat to medium high and stir until chicken is opaque in color, about 5 minutes. Add tomato sauce, red beans, chicken broth, rice and bay leaf, bring to a boil and then reduce to a light simmer over low heat. Stir frequently with a spatula so that the rice does not stick to the bottom and cook uncovered for 20 minutes until rice is cooked through. Stir in Worcester sauce, hot sauce. Wait 10 minutes. Check for seasoning and add more salt, hot sauce or worcestershire sauce is desired. Remove bay leaves and ladle into bowls, top with a nice grind of black pepper. This soup will continue to thicken as it sits. Keep a little extra chicken stock to thin if needed.

CAJUN SPICE SEASONING

- 2 TBSP Kosher Salt
- 2 TBSP Onion Powder
- 1 TBSP Dried Thyme
- 1 Tsp Cayenne Pepper
- 2 TBSP Garlic Powder
- 1 TBSP Black Pepper
- 1 TBSP Dried Oregano
- 1 TBSP Red Pepper Flakes

Kitchen Tip – I save my spice jars and reuse to store delish new spice creations!



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



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BOW POLICE LOG

SEPTEMBER 2016 STATS

Arrests - 19
 Motor Vehicle Stops - 253
 Warnings - 224, Citations - 29
 Accidents - 7, Parking Tickets - 4
 Restraining Orders - 0
 Incident/Investigation Reports - 49

ARREST LOG

9/1 Joshua Mailhot, 28, 512 W. River Rd, Hooksett, was arrested for possession of controlled drug.

9/2 A juvenile was arrested for unlawful possession of alcohol/transportation; A juvenile was arrested for driving while intoxicated and transportation of alcohol by a minor.

9/4 Judy Cunningham, 61, 45 Grandview Road, was arrested for domestic violence/ simple assault.

9/9 William Mussey, 48, homeless, was arrested for driving while intoxicated.

9/10 Victoria Avery, 27, 73 Shaker Rd, Concord, was arrested for drug/narcotic possession, felon in possession of dangerous weapon.

9/12 Anthony Finehout, 19, 10 Roy St., Concord, was arrested for disobeying an officer and resisting arrest.

9/13 Rachel Wassman, 29, 182 Woodhill Hooksett Rd, was arrested for domestic violence/

simple assault.
 9/18 Mitzi Dassing, 37, 60 Turnpike St. Apt. 2, Allenstown, was arrested on a warrant.

9/19 Sara Williams, 32, homeless, was arrested for driving after revocation/suspension and suspended registration; Daniel Stevens, 28, 147 N State St. Apt2, Concord, was arrested for operating without a valid license and suspended registration.

9/23 James Murray, 22, 156 Lower Straw Rd, Hopkinton, was arrested for driving after revocation/suspension.

9/25 Christopher Benson, 38, Homeless, was arrested for resisting arrest and felon in possession of dangerous weapon.

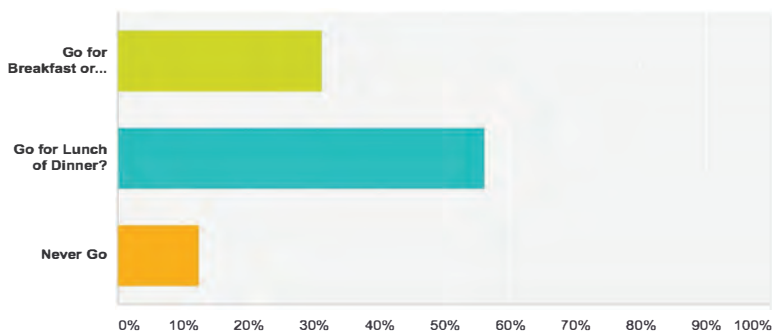
9/26 Diana Doherty, 39, 19 Park St, Hill, was arrested for driving after revocation/suspension; Daniel King, 26, 36 Mason St., Apt 1, Manchester, was arrested on a warrant.

9/28 Tylor Mitchell, 24, 42 Brown Hill Rd, was arrested for suspended registration and driving after revocation/suspension; Monica Mitchell, 22, 42 Brown Hill Rd, was arrested for possession of controlled drug.

There were two involuntary emergency admissions during the month of September.

SURVEY RESULTS

If there was a "Firehouse Grill" restaurant in part of the community building would you:



Answer Choices	Responses
Go for Breakfast or Lunch?	31.25%
Go for Lunch of Dinner?	56.25%
Never Go	12.50%



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IDEAS FOR INCREASING YOUR OUTDOOR PRIVACY

By Ann Dippold

A yard or patio is the perfect spot for enjoying the outdoors, whether that means playtime with your kids or quiet relaxation after a long day. And while you may like your neighbors, you may not want to see and hear them every time you venture into your backyard. If more privacy interests you, consider these options below:

Fencing -- Probably the most straightforward solution, fences have long been the go-to for homeowners seeking seclusion. Be sure to check city ordinances and HOA policies before installing one.

Hedges -- Shrubs like boxwood and privet are commonly planted along property lines. Choose an evergreen variety for year-long privacy. Make sure it's suited for your climate and matures to your desired height.

Screens -- Stylish and effective, folding wood-panel screens add a nice visual element while blocking unwanted views. Opt for a weather-resistant screen designed for the outdoors.

Trellis -- The lattice configurations on these simple wooden structures offer an element of privacy. They're also a perfect host for climbing vines and plants if you'd like additional coverage. Just be sure to check the sunlight and care requirements for the vegetation you plant.

Pergola -- A pergola helps block views from second-story windows and balconies. It can be as simple or intricate as you'd like and will offer a degree of shade along with privacy.

Drapes -- Budget-friendly and chic, panels help screen off your patio and can be moved as desired. Make sure the fabric is suitable for outdoor use or spray it with a water-resistant coating.

Vertical Garden -- If you're looking to increase privacy and also want to grow your own herbs, consider a living wall. You can buy prefabricated tower planters for easy installation.

If neighborly noise is a problem, a water fountain is a relaxing, sound-muffling solution. Consider your outdoor space and choose the privacy-adding options that work for you.



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BOW SCHOOL SPORTS HIGHLIGHTS

CHAMPAGNE LEADS BOW TO FIFTH STRAIGHT DIVISION III CHAMPIONSHIP



Bow's Doug Champagne hit a 75 – the lowest score of the afternoon at Meredith's 18-hole, par-72 course getting the fifth straight Division III title. The Falcons score was 321 followed by Lebanon at 332 and Derryfield at 335.

"It's definitely been incredible" said Champagne to the Concord Monitor's Jay McAree. "We've all been on the team since freshman year and not losing a match all four years is something most teams can't say."

Champagne was aided in the victory by teammates Ronan Lucey and Jack Olsen, who shot 81 and 80, respectively, while Colin Plumb added the fourth and final score towards the total with an 85.

"It's hard work, they don't just pick up the clubs and go when the season starts," Bow Coach Mike Serraiakas said shortly after the match. "As soon as the snow melts, they're out there playing, and as soon as the tournament season opens, they're ready. So they have a lot of drive in themselves to excel."

GIRLS VARSITY SOCCER SQUEAKS PAST PEMBROKE ACADEMY

Game Date Oct 6, 2016
Score: FALCONS:2
PEMBROKE ACADEMY: 1

Keyplayers: Malena Lafreniere (goal), Gianna Celenza (game-winning goal, assist), Abbey Horner (assist), Maggie Vogt (assist), Taylor Burnham (defense), Elin Warwick (defense), Crista Alfano (defense), Isabella Urbina (midfield), Lauren Goyette (midfield), Miah Munro (midfield).

Highlights/key moments: Bow scored first 11 minutes in but Pembroke came right back to tie it. Bow's Bridget Ehrenberg made a key second-half save in the upper-right corner to keep the game tied. Thanks to good positioning at the far post, Celenza put away the game-winning goal with five minutes left.
Coach's quote: "I am very happy with how we competed as a team and pushed for the winning in the second half. It is important to find

ways to win these tight games." – Bow's Jay Vogt

GIRLS VARSITY SOCCER JUMP OUT EARLY CRUISING TO WIN OVER PLYMOUTH REGIONAL HIGH SCHOOL

Game Date Sep 30, 2016
Score: FALCONS: 8
PLYMOUTH REGIONAL HIGH SCHOOL: 1

Key players: Amanda Marshall (goal, 2 assists), Kayleigh Marshall (goal, assist), Danni Desruisseaux (2 goals), Elysia Woody (goal), Malena Lafreniere (2 goals), Savannah Twombly (goal, assist), Gwen Molind (assist), Isabella Urbina (assist), Abbey Horner (assist).

Highlights/key moments: The Falcons scored four goals in a 12-minute span in the first half for an early lead and the defensive unit of Maggie Vogt, Crista Alfano and Elin Warwick played well to secure the win.

Coach's quote: "We have been tinkering with our lineup and things really clicked today. I liked the combinations and the effort from everyone on the team today." – Bow's Jay Vogt

GIRLS VARSITY SOCCER DEFEATS TALENTED HOLLIS-BROOKLINE TEAM

Game Date Sep 27, 2016
Score: FALCONS: 1
HOLLIS-BROOKLINE HIGH SCHOOL: 0

Key players: Lauren Goyette (game-winning goal), Crista Alfano (assist), Bridget Ehrenberg (shutout), Elin Warwick (defense), Taylor Burnham (defense), Emma Gagne (defense).

Highlights/key moments: Alfano played a great cross that Goyette ran onto and headed past the Hollis-Brookline keeper 11 minutes into the second half. Alfano also did her job protecting the post on a corner kick late in the second half, saving a goal from going in.

Coach's quote: "It was kind of a flat first half with Hollis-Brookline having the better of the play. At halftime, we talked about what changes needed to be made and the girls executed the changes. This was a good win against a well-coached and talented team." – Bow's Jay Vogt.

BOYS VARSITY SOCCER RIDES EARLY SCORING ONSLAUGHT TO WIN OVER PLYMOUTH REGIONAL HIGH SCHOOL

Game Date Sep 30, 2016
Score: FALCONS: 3
PLYMOUTH REGIONAL HIGH SCHOOL: 0

Key players: Max Elsasser (2 goals, assist), Chris Gallier (goal, 2 assists), Sullivan Blair (dominating midfield play), Chase Chamberlin (solid defense)

Highlights/key moments: The Falcons scored all three goals in a three-minute span in the first half, upping their win streak to four.

Coach's quote: "What a great way to end the month of September. We were belly up and gasping for air at the start of the month but are now fully inflated after winning seven of our last eight. No obituary yet, please." – Bow's George Pinkham

BOYS VARSITY SOCCER ROLLS PAST HOLLIS-BROOKLINE

Game Date Sep 27, 2016
Score: FALCONS: 5
HOLLIS-BROOKLINE HIGH SCHOOL: 1

Key players: Bow – J.P. Merchan (goal), Chris Gallier (goal, two assists), Will Russo (goal), Bryce Northrup (goal), Max Elsasser (goal), Chase Chamberlin (defense), Aidan Koornneef (defense).

Highlights/key moments: The Falcons scored three goals in a 10-minute span during the first half and the Cavaliers couldn't recover.
Coach's quote: "Great team effort across the board. We must continue to work on the little things that will pay dividends down the road. We can't get ahead of ourselves. There is still a lot of work to do." – Bow's George Pinkham.

GIRLS VARSITY FIELD HOCKEY FENDS OFF LACONIA HS SCHOOL

Game Date Oct 5, 2016
Score: FALCONS: 3
LACONIA HIGH SCHOOL: 1

Key players: Dom Biron (goal, assist), Kirsten Wiesner (assist), Sonya Delorie (2 goals), Jennie Ess (assist).

Highlights/key moments: The Sachems hung tough in the first half and the teams were tied 1-1 at the break, but the Bow offense found a different gear in the second half.

GIRLS VARSITY FIELD HOCKEY HOLDS OFF PESKY JOHN STARK REGIONAL HIGH SCHOOL

Game Date Sep 30, 2016
Score: FALCONS: 4
JOHN STARK REGIONAL HIGH SCHOOL: 0

Key players: Sara Anoli (goal), Kirsten Wiesner (2 goals), first of the season Brenna Novakowski (goal) Sonya Delorie (2 assists) Riley Hicks (assist).

Highlights/key moments: Anoli, normally Bow's goalie, was in the field and scored the first goal of her

career. Wiesner scored just 6:30 into the game off a big drive and made it 2-0 a mere 53 seconds into the second half.

BOYS VARSITY FOOTBALL VS. KENNETT HIGH SCHOOL

Game Date Oct 7, 2016
Score: FALCONS: 26
KENNETT HIGH SCHOOL: 7

A great start to the October holiday; earning another victory cements a winning season minimum for the 20th year of Bow Football. The game started out in an exciting fashion-opening kickoff fumbled by our opponent, and with only 7 seconds elapsed, we earned our first TD. We were in command throughout the majority of the first half, but our opposition gained momentum, scoring their lone TD in the second half. Competent defense stymied their 4th quarter efforts, including a clutch interception to seal the win. We need to stay on the winning track with Homecoming next Saturday.

BOYS VARSITY FOOTBALL VS. KINGSWOOD REGIONAL HIGH SCHOOL

Game Date Sep 30, 2016
Score: FALCONS: 30
KINGSWOOD REGIONAL HIGH SCHOOL: 7

A satisfying win after last week's tough loss has us finishing September 4-1. A slow start though, then even play on the part of both teams. But, then we commenced to play to our ability, including a last second 30 yard field goal to end the first half. Second half was all BOW-unrelenting defense, solid ground and pound, with some good passes earned us another win for the autumn.

BOYS VARSITY FOOTBALL VS. PLYMOUTH REGIONAL HIGH SCHOOL

Game Date Sep 24, 2016
Score: FALCONS: 12
PLYMOUTH REGIONAL HIGH SCHOOL: 28

This game marked the first time in BHS history that the Falcons faced the Bobcats from Plymouth. A slow start had us behind early, though the team battled well and never quit. A game composed of a combination of both highs and lows made for an exciting, though difficult autumn afternoon.



BOW COMMUNITY CALENDAR

Baker Free Library Annual Hat & Mitten Drive
October 1 - December 9

October 15th: Bow Snowmobile Club Flea Market 8:00-3:00 p.m.
HK Powersports - Hooksett

October 15th: Bow Men's Club Lobsterfest 5:00 - 8:00 p.m.
Community Building

October 19th: Flu Shots - Community Center 12:00 - 2:00 p.m.

October 28th: Town Halloween Party 4:30 - 7:00 p.m.
Bow High School

October 29th: Checklist Supervisors meet at Town Hall from 11:00-11:30 a.m. for registration

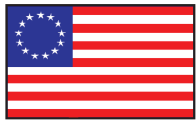
November 5th: Bow Rotary Club Scholarship Auction 6:00 - 9:00 p.m. Bow Community Building

November 8th: GENERAL ELECTION - VOTE

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

November 12th: Baker Free Library Annual Wreath Auction 5:00-8:00 p.m.

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| Baker Free Library | Chen Yang Lee |
| White Rock Senior Center | Patty Lee's Kitchen |
| Merrimack Savings Bank | Robie's Store, Hooksett |
| Hooksett Northbound (93) | Quality Cash Market, E. Concord |
| Veano's, Manchester St. | Sugar River Bank, Concord Heights |
| Johnson Golden Harvest | South St. Market |
| Alltown Gas & Store | Wellington's Market, Main St. |
| Tuckers Restaurant | Bow Town Offices |
| Bow Recreation Building | Dunbarton Town Office |

CHURCH OF ST. JOHN THE EVANGELIST BENEFIT CONCERTS

Grammy award winner Dan Zanes to perform three benefit concerts - Saturday, October 15th

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Tickets available at the door. Proceeds to benefit local and refugee outreach efforts. For more information, call 224-4618.

Murder Mystery Dinner

The Bow Mills United Methodist Church, 505 South St., Bow, will present the makings of a very exciting murder mystery "The Fifth Gospel." The play will be held on October 28 at 6:00 p.m. and on October 29 at Noon and 5:00 p.m. Come and see if you can solve the mystery of "who done it" before anyone else. Religious leaders gather from around the world to bid for Dr. Stanley Rollingsone's startling discovery of a Fifth Gospel which will change Christianity as we know it. Tickets, which include dinner, are \$20 and may be reserved by calling Sharon Stewart at 623-3544 or email at stew18@comcast.net. **Reservation deadline: October 24th.**



AMERICAN PICKERS TO FILM IN NEW HAMPSHIRE

Mike Wolfe, Frank Fritz, and their team are excited to return to New Hampshire! They plan to film episodes of the hit series AMERICAN PICKERS throughout the region this fall. AMERICAN PICKERS is a documentary series that explores the fascinating world of antique 'picking' on History. The hit show

follows Mike and Frank as they hunt for America's most valuable antiques. If you or someone you know has a large private collection or accumulation of antiques that the Pickers can spend the better part of the day looking through, send us your name, phone number, location and description of the collection with photos to: americanpickers@cinetflix.com or call 855-old-rust. New episodes air Wednesdays at 9pm EST on History.



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| Magic Show | 6:00-7:00 pm |

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