



# The Bow Times

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FREE

## GROUND BREAKING FOR BOW VETERANS MEMORIAL

By Warren Perry



SCOUT ANDREW NICHOLLS' (middle of photo) EAGLE SCOUT PROJECT  
PHOTO COURSEY OF ANDREW NICHOLLS

The Bow Veterans Memorial is the Eagle Project being led by Andrew Nicholls from Troop 75. The memorial will be dedicated to all servicemen and women who have given their lives or have gone missing in the defense of our country.

The memorial will feature a concrete patio with five granite obelisks, each engraved with the seal of the five branches of the military, around the outside of the patio, and a flat circular granite monument with the name of the memorial and the dedication inscribed. The Memorial will be located at Evan Cemetery on White Rock Hill Road. A dedication ceremony was held on Veteran's Day.

## BUDGET COMMITTEE AND SELECTMEN BEGIN BUDGET REVIEW

On Saturday, October 29 the Budget Committee and Board of Selectmen met with several department heads to begin the process of building the town budget for the years 2017-18. Twice a night meetings of the Budget Committee will begin in January for the school and town budgets.

Manager David Stack as well as numerous department heads presented their budgets and were questioned by the two boards.

### TAX RATE IMPROVEMENT

Bow had been the 21<sup>st</sup> highest town or city tax rate three years ago



but has dropped down to 64<sup>th</sup> highest out of 229 as the tax rate has declined. Our tax rate is now only \$1.20 above Concord's. (Photos by Eric Anderson).



## MARGARET LOUGEE NAMED POLICE CHIEF



Sergeant Margaret Lougee has been named the new Chief of the Bow Police Department and she is a familiar face to the local community. Lougee has been serving as the School Resource

Officer for the past 10 years. Lougee has worked for the Bow Police Department since 1996 when she began as a patrol officer.

She graduated from Bishop Brady High School and has always wanted to be a police officer, considering her newest appointment the ultimate honor. Lougee also served with the NH Air National Guard retiring after 21 years of service to our country.

The town considered internal and external candidates for the position. After an extensive search, Town Manager Dave Stack made the announcement Friday, October 28, 2016.

“It's quite an honor and privilege to be the Chief of Police in and for the town that I grew up in. We have a great department with all the men and women that serve our town”, Lougee said.

## 500 ATTEND HALLOWEEN PARTY

By Cindy Rose



(photos by Eric Anderson)

Thank you to everyone who helped to make the Bow Community Halloween Party an amazing success, once again! There must have been over 500 children attend-

ing, along with their parents. I'm not sure where they all came from, but I am sure they all had fun and we have this great community of Bow that always comes together to thank!

When I share our event with other recreation directors in the state, they ask me how we get so many groups to attend.

The answer is always the same, “we ask and they come through” each and every time. Bow is very special and we are very thankful for this. On behalf of Malinda, Anne-Marie and Sargent Lougee and myself, thank you once again for giving of yourself to make so many children happy!



Deputy Fire Chief Harrington and the Lucky Lolli Pop



Also a special thanks to Men's Club members, Charlie Griswold, Mike Wayne, Bill Kuch, Tim Morrison and Rich Oberman for helping with the Cotton Candy (above).

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# LOW TAXES ARE THE RESULT OF LOW SPENDING

## The Bow Times

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## LETTERS TO THE EDITOR

### The Birchdale Bridge

I live at 8 Birchdale Road and was at the October 11th meeting about the bridge. I have a few issues I would like to get cleared up. A couple of people mentioned people speeding. I have taken many walks on Birchdale Road and have never seen these people out walking. 99% of the people driving have seen me walking and, either slow down or go around and wave at me.

I stay to the side of the road and have really never seen anyone speeding. These people complaining just will make up anything to keep the culvert closed at any cost. If they don't like the road being opened they should sell their houses and move out to the boonies where no one will go down their road. It's a public road for everyone to use.

Another concern with the culvert being closed is emergency vehicles getting to someone who needs immediate medical attention. A few minutes could mean life or death. Also the Postal Service, UPS, Fed Ex, garbage people and people who snowplow our roads have to take longer to do their job.

Another concern in the speed bump they want to put near the bridge, It's unnecessary because we should be able to drive without this on the road.

Kevin Marden, Bow

TRAVEL WITH THE TIMES!




**Debra Douglas reads The Bow Times on the rim of the Grand Canyon last month.**

## HOW TO CUSHION FUTURE TAX SHOCK

By Bob Blanchette



**BOB BLANCHETTE**

The Public Utilities Commission's decision to auction off our Eversource Power plant as early as March 2017 brings to reality the adverse effect it will have on the Bow Community.

The State's main objective is to produce the highest price possible for the plant's auction. But once the plant is sold the Town will only receive tax revenue for the next three years without a reduction for any lower assessed value tied to the sale price. It is great that the town was thinking ahead and putting aside \$1,000,000 of fund balance

surplus to help offset a higher tax rate. However, I'm questioning if this amount is enough.

The Town of Bow should prudently increase the amount of fund balance surplus designated to the potential loss of tax revenue of the plant's auction especially since the Town is still in litigation with Eversource regarding the assessed value of some of the plant's assets.

It is wise to prepare for a worst case scenario to lessen the negative tax rate impact on the community in three years.

The final auction proposal from a bidder will probably not benefit our community. Hopefully, the plant won't become a defunct eyesore like the second nuclear reactor at Seabrook station.

In such an unstable market of deregulation, the town in the short term will be doing a balancing act of conservative spending, proposing a level or a reduced tax rate while aggressively seeking major new businesses on Route 3A. The Town ought to consider giving new businesses a limited tax break to move to Bow.

*Bob Blanchette of Bow is a former Budget Director for Bow.*

## EDITORIAL - TRASHING BOW



**Pete Burdett Briefing the Scouts in October for Roadside Cleanup**

Last month the Bow Community men's Club and Scout Troop 75 fanned out along Logging Hill, Woodhill and Bow Bog Road to pick up 22 bags of roadside litter. **Why?** Because some lazy and arrogant people would rather throw their styrofoam coffee cups and cans and bottles out the window of their vehicles than wait to get home or to work and put them in trash or recycle bins. Is it really that difficult to do the right thing?



*For a free press, je suis Charlie!*  
**Chuck Douglas**

# OBITUARY

## Judy Pierce

Cape Coral, Florida – in the company of her husband Erle and her family, Judy Arey Pierce, age 62, passed away on October 26, in Cape Coral, Florida after more than a 3 year battle with ovarian cancer.

Judy, daughter of the late Alan and Jean Arey, was born on June 27, 1954, and raised in Montpelier, Vermont.

Judy graduated from Montpelier High School and Franklin Pierce College. Her work life was in the legal and real estate fields, retiring in 2007 from the Greater Concord, NH Chamber of Commerce.

Judy married her high school sweetheart, Erle B. Pierce in 1973 and they raised two children, Jaime Pierce Arborio (Chris) of Buxton, Maine, and Eric B. Pierce (Katie) of Fort Benning, Georgia.

Judy's greatest joy in her life was her children and grandchildren. Her second greatest joy was playing golf with her husband and their special golf play groups in Cape Coral and New Hampshire!

She leaves her husband and two children, as well as her beloved



grandchildren: Her sweet namesake Evelyn Jude Arborio; the light of her life Olivia Graham, and her loving grandsons Everett B. Pierce and Alden H. Pierce.

The Pierces moved to Florida two years ago after living in Bow.

In lieu of flowers, donations can be made to Hope Hospice, 9470 Healthpark Circle, Fort Myers, FL 33908, for whom we are very grateful for Judy's care.

Funeral services were held at Christ the King Parish, 72 South Main St. in Concord, NH on November 10th.

A private burial will take place in Berlin, VT.

## OVER 5,000 VOTE IN BOW

Tuesday November 8 found 5,169 ballots cast in Bow.

Two of our State Representatives will be returning joined by former Representative Mary Beth Walz.

The tally for Bow and Dunbarton for Merrimack District #23 was:

(TOP THREE)

<b>Bill Kuch</b>	<b>3,187</b>
<b>Mary Beth Walz</b>	<b>3,137</b>
<b>John Martin</b>	<b>2,992</b>
<b>J.R. Hoell</b>	<b>2,987</b>
<b>Mike Kaminski</b>	<b>2,709</b>
<b>Dennis D'Ovido</b>	<b>2,672</b>



## TAX RATE DROPS \$2

Bow's 2016 property tax rate is now set at \$26.29 per thousand dollars of valuation. The new rate represents a 7.9% decrease from the 2015 tax rate of \$28.54.

The 2016 rate breaks down as follows:

- School District - \$14.97**
- Merrimack County - \$2.83**
- State Education - \$2.22**

The property tax rate has dropped in large part due to an \$80.9 million dollar increase in the Town's net assessed valuation of property. The net assessed valuation increased from \$1,085,097,061 to \$1,166,052,306. Property tax bills will be sent out to property owners the fourth week of November.

## 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.



Visit our Facebook page to vote for your favorite local school district's entry! Plus you can enter for a chance to win one of five FitBit® Blaze Smart Fitness Watches.

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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](http://themerrimack.com/contest).



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Ms. Hansen joined the Wealth Management Team of NPA's Nashua office in 2015. She has an extensive background in all areas of client support through a variety

of positions held with regional and national firms. In her position with NPA, Ms. Hansen is responsible for wealth management services processing, client account management and financial planning support.

The CFP® marks identify those individuals who have met the rigorous experience and ethical requirements of the CFP Board, have successfully completed financial planning coursework and have passed the CFP® Certification Examination covering the following areas: professional conduct and regulation, general financial planning principles, education planning, risk management and insurance planning, investment planning, tax planning, retirement savings and income planning, and estate planning. CFP® professionals also agree to meet ongoing continuing education requirements and to uphold CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards.

Gary Pelletier, CLU, ChFC, AIF® applauds Ms. Hansen's accomplishment. "By earning her CERTIFIED FINANCIAL PLANNER™ certification, Brooke has added another layer of expertise to the financial planning services we provide our clients. I congratulate Brooke on this outstanding achievement."

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**GENERAL SPEAKS TO MEN'S CLUB ABOUT VETERAN'S CEMETERY**

Retired Brigadier General Stephen J. Curry shared an overview of the State's Veteran's Cemetery with the Bow Men's Club on October 27.

The Boscawen cemetery is home to almost 7,000 veterans' remains and is rated the #1 State level veterans' cemetery in the nation.

The General asked for help to meet the goal of building a Veterans Heritage Learning Center with kiosks and interactive displays to educate all of us, but especially young children and grandchildren what it has meant over the decades to serve our nation. The goal is \$400,000 for the center so that it can open on Memorial Day of next year.

To donate write your tax deductible check to: NH Veterans Cemetery Association, Inc., PO Box



**Retired Brigadier General Stephen J. Curry (photo by Eric Anderson)**

626, Concord, NH 03302-0626 for information about the Learning Center go to [www.NHVCA.ORG](http://www.NHVCA.ORG). See proposed building below.



**Proposed Veterans Heritage Learning Center**

**DROUGHT CONDITIONS ARE WORSENING**

The NH Drought Management Team coordinated by the New Hampshire Department of Environmental Services (NHDES), met in October to discuss our current drought conditions. Mary Stampone, the State Climatologist, provided some good and bad news.

In accordance with the National Drought Monitor, drought conditions are worsening and spreading. Currently approximately 20% of the state is experiencing abnormally dry conditions and 80% of the state is experiencing moderate to extreme drought conditions.

The current U.S. Seasonal Drought Outlook indicates little improvement in the southern portion of the state, but potential for improvement up north by the end of January.

"Unfortunately, for many, drought relief cannot come soon enough. At this point we know hundreds of private wells in New Hampshire have experienced water supply issues due to the drought and we expect to see more" said Brandon Kern, NHDES Hydrology and Water Conservation and Water Use Program Manager. "It is imperative that those in drought areas refrain from using water outdoors and abide by local outdoor water use restrictions, as well as to conserve use indoors. Looking for easy ways to save water indoors is not always obvious, but fixing household leaks and replacing old water wasting fixtures, such as showerheads, is a simple way for a family to save water, energy, and money on utility bills," concluded Kern.

**AUTO DEALERS HOST BOW BUSINESS TO BUSINESS**



Dan Bennett, the Vice President of the New Hampshire Automobile Dealers Association hosted Bow Businesses at its headquarters on South Street on October 19. Dan explained that with the computerization of cars and trucks the traditional "mechanic" is becoming a thing of the past.

**Auto Tech is High Tech: Plenty of Career Options**

The NH motor vehicle industry represents 24% of retail sales in our State and last year's sales set a national record. Even better news is the availability of jobs at auto businesses. There are a variety of available careers in the NH motor vehicle industry which offer high wages, great benefits, professional growth and are very high-tech. Auto technicians in NH make \$58,000 a year on average and a top earner will

easily earn over \$100,000. A recent study by the NH Community College System and the NH Automobile Dealers Association (NHADA) showed that the NH motor vehicle industry currently has openings for over 200 entry level technicians, 200 advanced technicians, 250 sales associates and 250 other automotive positions.

NH High Schools and Community Colleges have excellent automotive programs to train this much needed workforce. They offer affordable programs that are tied in with business to help grow the field, keep student debt down and put people to work immediately. In addition to federal education grants there are both scholarships and job training grants available through NHADA. To learn more about a high tech career in auto tech go to [www.nhada.com](http://www.nhada.com). (Photo by Eric Anderson).

**BOW'S BRYANNA MARCEAU NAMED EVENTS & COMMUNICATIONS ASSISTANT FOR CHAMBER**



The Greater Concord Chamber of Commerce welcomed Bryanna Marceau of Bow as its Events

& Communications Assistant. Marceau will assist in the planning and execution of Chamber and Concord Young Professionals Network (CYPN) events, serve as staff liaison to CYPN, and provide support to the Communications Manager in event and program promotion. "Bryanna's deep experience in event planning and management along with her connection to the Chamber and CYPN is perfect for the role of Events & Communications Assistant," said President Tim Sink. "We're looking forward to growing both organizations with her talents."

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# Tuesdays with Jamey

Mitch Albom wrote in *Tuesdays with Morrie*, "The way you get meaning into your life is to devote yourself to loving others, devote yourself to your community around you, and devote yourself to creating something that gives you purpose and meaning."

When I think of all the people in my life that have truly given their life meaning the first person that comes to my mind is Jamey Masingill. A brother, a father, a friend, a 12-year community member of Bow, and a true inspiration to all who know him, Jamey is the type of person that is so rare to find in this world that just being in his presence is a blessing. After being diagnosed with an incurable disease in 2014, somehow his smile and warmth have only gotten bigger. By just being in the same room as Jamey you can see that he truly loves life and has given his life that meaning Albom has written about.

After being in Jamey's presence and seeing his devotion to his family and friends, you want to call your close ones and tell them how much you love and appreciate them because he reminds you of how important your loved ones are and how lucky you are to have them in your life. So thank you Jamey Masingill for being my Morrie and teaching me what is truly important in life.

-Audra Lessard, Gilford



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## SUGAR RIVER BANK OFFERS SIX WAYS TO AVOID HOLIDAY SHOPPING SCAMS

In the wake of recent data breaches, shoppers should be on high alert while purchasing their presents this holiday season.

While millions of credit and debit card transactions are conducted safely every day, it's important that consumers are aware of the potential for holiday scams.

Sugar River Bank offers the following tips to help consumers keep their information safe whether shopping in the store or online:

- **Monitor your account.** Use online and mobile banking to keep an eye on your transactions, especially during the holidays. Notify the bank right away if there's any fraudulent activity.
- **Beware of phishing scams.** During the holidays, criminals will create a fake email for a deal that's too good to be true. If you click on any links within the email, you may be downloading malware onto your computer or you may be asked for payment information that could lead to fraud.
- **Limit large sums of cash.** Even though we've seen financial crime migrate from physical to cyber, customers should be careful not to carry around large sums of cash when shopping. A bank will make you whole if there's fraud against your account but if cash is sto-

len, your money is gone.

- **Secure your internet connection.** If shopping online, make sure you do so from a password protected Wi-Fi network. Never access online banking from a public Wi-Fi network.
- **Shop safely.** Before making an online purchase, make sure the website uses secure technology. When you are at the checkout screen, verify that the web address begins with https. Also, check to see if a tiny locked padlock symbol appears on the page.
- **Read the site's privacy policies.** Though long and complex, privacy policies tell you how the site protects the personal information it collects. If you don't see or understand a site's privacy policy, consider doing business elsewhere.

And lastly, have fun shopping and enjoy the holidays that are fast approaching.



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# 6 HEALTHY THANKSGIVING TIPS

BY JIM OLSON

The holidays are the hardest time of year to eat healthily. Luckily, a Thanksgiving turkey means you'll be eating lean white meat, which is a great start toward better eating.

These six tips will help you enjoy your meal without increasing your cholesterol-or your waistline.

## Toss the Turkey Skin



Here's a helpful and healthy Thanksgiving tip: As soon as you grab a slice of turkey, trim off the skin. Though delicious, the skin is very high in fat - and not the good kind. Toss the skin before you even start eating. If you leave it on your plate, you may eventually be tempted to nibble.



Jim Olson

## Eat Before Dinner

This healthy Thanksgiving tip will best prepare you for the table! Don't deprive yourself before your Thanksgiving dinner. Eat a hearty breakfast and lunch complete with in-between snacks throughout the day. If you show up at dinner starving, you'll be more likely to overeat and your body will have a harder

time digesting the heavy meal.



## Eat Plenty of Vegetables

Before reaching for turkey and potatoes, fill two-thirds of your plate with a rainbow of vegetables. Healthy holiday veggies will fill you up and keep you from indulging in unhealthy food.



## Drink Lots of Water

A quick festive season suggestion: Drink plenty of water before and during your meal! Not only does your mind often interpret thirst as

hunger, but water will help your stomach stay full and keep you from overeating. Plus, you won't pack on any of the additional calories soft drinks and other beverages can add to your meal.



## Limit Sweets

Our healthy holiday advice?

Limit the sweets! Aim for a teaspoon or two of cranberry sauce instead of drowning your turkey in it. This yummy treat is high in sugar so you should eat it in moderation.

When it comes to dessert, you don't have to avoid it altogether. If you've eaten a healthy meal, you can indulge yourself in a sliver of pie or small portion of ice cream. If you're still craving more, continue eating fruit to satisfy your sweet tooth in a healthier way.

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# TRAVEL TALK - BOOKING AIR TRAVEL IN THE WINTER

BY CHASE BINDER

The foliage this year has been swoon-worthy. Indeed, the folks who measure factors like color vibrancy say it's the best in seven years. But make no mistake, winter is coming. Ice. Snow. Bitter cold. All of which can add an almost unbearable level of stress to the no-longer-fun-at all world of air travel. That's the bad news. The good news is that there are a few things you can do to decrease your chances of encountering a disaster.

Most important, book your itinerary carefully. No matter where you're headed—warmer climes to the south, our own west coast, Europe, even Oceania or South America—the important thing is to get in the air on time. And no matter whether you're flying out of Manchester-Boston Regional Airport (MHT) or Boston's Logan Airport (BOS), this means booking the very first flight of the day possible. Why? The aircraft will already be there—no waiting for an inbound aircraft which has had lots of time to get embroiled in scheduling delays elsewhere. Airlines work hard to begin their days on time, so will park the last inbound aircraft of the night right at the gate for the next morning's (hopefully) on-time departure. Equally important, if the



Chase Binder

first flight has a problem, the airline has all day to fix it and get you on your way.

Book non-stop whenever humanly possible. Airplanes can take off in dodgy weather a lot easier than landing in snow and sleet. Once you're in the air, a nonstop is virtually guaranteed to get you to your destination on time. Given airline consolidations, nonstop options have diminished somewhat. You might have to drive to Boston to catch a nonstop JetBlue flight to the Caribbean. Spirit has non-stops out of Boston to several points in

Florida, and Allegiant has non-stops out of Pease to locations on both Florida coasts. Southwest has non-stop to Orlando and Tampa out of MHT. Beware, though, savvy travelers grab non-stop seats early.

But sometimes non-stops just won't work. In those cases, look for an itinerary that connects in an airport as far south as possible. If you're flying American, choose Charlotte rather than Philly. Delta will often route you through their hub in Atlanta. I try and avoid United, which often routes through Newark. Think about it—weather systems hit us from the west and big ones can stretch for hundreds of miles. Chances are good that a big storm affecting New Hampshire will be causing havoc all the way down to DC.

No matter where you're connecting, allow lots of extra time to make that connection. Much better to relax at the gate waiting for your onward flight than to miss the connection and risk your entire trip. Speaking of missing an entire trip, if you are headed for a cruise or a tour, build in an extra day or two on the front end. They *will* leave without you if you're not there on time!

Once you've booked, it's critical to monitor both weather (just

turn on your TV) and air traffic as your departure approaches. I always monitor the inbound flight. This is easy to do by searching the airline website for arrivals. Match the airline, gate number and time with your outbound flight and, bingo—you'll be able to find the inbound flight and you'll have advance warning of delays. I use flightaware.com, which often has more accurate and up-to-date info than airline's own website. Another website that has great air traffic info is fly.faa.gov, which will show you which airports are experiencing delays—and even the reason behind the delays...weather, traffic, whatever.

Of course, even if you've done everything possible to protect your travel, things can still go bad—sometimes for weather, sometimes just the bad luck of a mechanical failure or a distant scheduling problem that has a domino effect on your flight. Here is where information is power. If you're one of the first to know, if you have cleverly put the airline's contact info on your cell phone's speed dial, and if you've been smart enough to keep your phone fully charged (always travel with a battery-powered portable charger), you'll be among the first to grab alternate seats.

## TOWN PROJECT STATUS REPORT

### Public Safety Building Project Status

- Exterior walls have gone up and roof trusses are being installed and the site is beginning to shape up.
- Two carpenters were injured when two roof trusses that were being installed fell. Neither injury was severe and work on the project continues.
- FairPoint has set three new utility poles on Knox Road in order to relocate the utilities away from the driveway entrance. Unitil is in the process of moving their power lines over to the new poles. FairPoint will then move their wires and then Comcast.
- The base for the 125' communications tower has been poured and made ready for the installation of the tower.
- The contractor and Town staff are working with the contractor to finalize interior data drop locations, door swings, door locations and other details.



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## IT IS RED KETTLE SEASON

By Stephen A. Warren, Captain

There is a chill in the air and soon there will be thoughts of Thanksgiving and Christmas.

There is a good reason for the Salvation Army Red Kettle Campaign. The money raised will help each and every program and ministry that the Salvation Army offers to those in need throughout the whole year.

### Please consider the reason you would...

#### Ring a Bell –

Take a day, a couple of hours, or even a couple of your friends, colleagues, or family members and help ring a bell in order to raise funds and awareness. The campaign will begin on November 17th and will run through December 24 with a dozen locations.

#### Give a Donation –

Stop by a location and thank a volunteer for their effort in making this happen. Explain the kettle to your children and grandchildren so they can learn the importance of helping others.

#### Host a Kettle –

Have you thought of having a Red Kettle at your Christmas party or your workplace gathering? We would love to share with you one of the stands.

For information go to [stephen.warren@use.salvationarmy.org](mailto:stephen.warren@use.salvationarmy.org).

## BOW SHOULD CELEBRATE SHOWER BETTER MONTH

This October, the New Hampshire Department of Environmental Services celebrated Shower Better Month by encouraging residents to save water, energy, and money through showering better. By showering for one minute less, families can save more than 500 gallons of water per year. Better yet, by replacing a showerhead with a WaterSense labeled model, families can save 2,900 gallons of water per year, the amount of energy to power a home for 13 days or up to \$70 on utility bills.

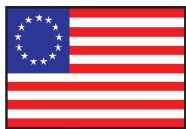
With all of New Hampshire experiencing abnormally dry to extreme drought conditions, New Hampshire residents are looking for ways to conserve water. “Many people don’t realize that the water fixtures in their homes are wasting water as well as the energy it takes to pump and heat water. The WaterSense label makes it easy to choose a more water efficient product that is guaranteed to perform,” said Stacey Herbold of the NHDES Water Conservation Program. WaterSense labeled products have been certified to meet U.S. Environmental Protection Agency (EPA) water efficiency and performance criteria. Prior to

1994, manufactured showerheads flowed at 3.5 to 5 gallons per minute. New standards require showerheads to flow at no more than 2.5 gallons per minute. The WaterSense Program has gone a step further by successfully challenging manufacturers to design high-performing products that use twenty percent less water than standard models. If you see the WaterSense label on showerhead packaging or with the online product information, you are guaranteed that the showerhead has been tested to meet strict criteria relative to water efficiency, spray power, and water coverage.

For more information about the WaterSense label, how to determine the amount of water your current water fixtures use, and other water efficiency tips, visit the We’re for Water website at [www.nhisforwater.org](http://www.nhisforwater.org).



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## BOW GARDEN CLUB NEWS

By JOYCE KIMBALL

Five Bow Garden Club members showed up at Michelle Fortin's home on Buckingham on October 24th at the appointed hour and spent the next two hours digging up, dividing and relocating bundles of cone flowers, irises, coreopsis, dianthus and hosta to other locations around the property (with the approval of the homeowner).

Garden club members also gave her advice regarding the need to have certain trees and bushes pruned in the future to allow for more sun penetration for her front gardens.

The garden club has donated a "Four Gardeners/Two Hours" voucher as an auction item to benefit the Bow Rotary's annual Scholarship Auction for the past few years and Fortin was last year's high bidder.



Happy homeowner Michelle Fortin poses in front of one of her newly manicured garden areas.

### ATTENTION: POINSETTIA PURCHASERS!!!

If you pre-ordered holiday poinsettias from the Bow Garden Club this year, please be aware that they will all be delivered to the Old Town Hall, sorted and will be ready for customer pick up on Saturday, December 3rd between the hours of 9 a.m. and noon. (Unless you have made other arrangements with your seller).

And as always, thank you for your continued patronage!



Some of the many poinsettias that will be ready for pick up on December 3rd at the Old Town Hall (Photos courtesy of Joyce Kimball)

### "FALL CLEAN-UP"

"Neither rain nor snow nor heat nor gloom of night" kept Bow Garden Club members from their quest to perform their annual "Fall Clean-Up" at the Rotary Park gardens on Saturday, October 22nd. The rain thankfully slowed down to just a drizzle while they worked weeding, trimming, raking and digging up and dividing overgrown plants throughout the garden areas as the workers "put the gardens to bed" for yet another winter.

This year, several members donated perennials from their own gardens to add an extra variety of color and textures to the town's community garden.



l-r, Chase Crowell, Janis Kuch's grandson, Janis; Catherine Wittliff; Beverly Gamlin; Susan Johnson, BGC Club President; Ruth Brack and Sue Smith, BGC Civic Beautification Chairman pose following the completion of their task. Missing from photo: Maureen Salo, Bonnie Addario and Joyce Kimball.

## 2017 Calendar of Best Friends

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# BAKER FREE LIBRARY NEWS

By Lori Fisher

## Phase II Renovations have started! It took longer than expected, but we are now starting the Phase II renovations!

Soon you should see the excavation of our second egress area off of Northeast Avenue. Thank you in advance for your patience during this major transition - we are all very excited about the new spaces we'll have to offer Bow residents after the New Year! Questions? Email [info@bakerfreelib.org](mailto:info@bakerfreelib.org) or call 224-7113.

## Win a \$50 Irving Gas Card!

The Baker Free Library conducts a survey of our cardholders and Bow residents every four years to help focus our efforts to provide the resources and services you need.

**PLEASE HELP US SPEND YOUR TAX DOLLARS WISELY BY COMPLETING THIS SURVEY!**

In addition, you could win a \$50 Irving gas card, courtesy of the Friends of BFL, for your participation. Two ways to complete the survey, by November 30th:

1. Online - takes less than 5 minutes! <https://www.surveymonkey.com/r/BFL2016Survey>.

2. Paper form - takes less than 5 minutes! Download a copy from the [BFL website](http://BFL website), or visit the library and pick up a paper copy. The survey results will be used by the Library Trustees and Staff to create our next long range plan for 2018-2021.

Previous survey results in 2008 and 2012 greatly assisted in the planning, fundraising, and completion of the Library's Lower Level Renovation Project, where we did a 50/50 split of the cost between public and private monies. THANK YOU in advance for your assistance to make our services and resources relevant to your needs! Questions? Email Lori Fisher, Director, at [lori@bakerfreelib.org](mailto:lori@bakerfreelib.org).

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## 8th Annual Holiday Giving Tree



Are you looking for a unique and meaningful way to give back to the Bow community this holiday season? Or are you interested in making a cash donation before the end of 2016 for a tax deduction? Please consider helping the library through our 7th annual Library Holiday Giving Tree beginning on

Monday November 28th and continuing through Saturday December 31st.

Monday November 28th and continuing through Saturday December 31st.

Red ornaments on the tree indicate specific items we would like for the circulating collection, or list cash donation amounts that would either support classes & events or collection purchases. This year we have also included tags for donations towards furniture for our completed Lower Level Renovation Project. All donors will be recognized on the tree with a dove grey paper ornament (which can be labeled "anonymous"), and cash donors will receive a letter of acknowledgment if the amount is over \$50. Thank you in advance for your generous support of the library! Questions? Contact Lori Fisher, Director, at 224-7113 or [lori@bakerfreelib.org](mailto:lori@bakerfreelib.org)

## Annual Hat & Mitten Drive: October 1st - December 4th



The Happy Hookers knitting group is collecting hand-knit hats, mittens, and scarves to be donated to Bow Human Services and Bow children in need. Donations may be dropped off at the Library during regular hours, or brought to the Happy Hookers weekly meetings at White Rock Senior Living, Bow Center Road, on Tuesdays from 10 a.m. to 11 a.m. Yarn donations are also gladly accepted. Questions? Contact Betsy Mahoney at [betsy@bakerfreelib.org](mailto:betsy@bakerfreelib.org)

## Library Holiday Closures

The Library will CLOSE EARLY on Wednesday November 23rd at 4 p.m., and will remain CLOSED on Thursday November 24th and Friday November 25 for the Thanksgiving Holiday. The Library will re-open at 10 a.m. on Saturday November 26th.

The book drop and CD/DVD drop are always available 24/7, and reserves and renewals can be done online at [www.bowbakerfreelibrary.org](http://www.bowbakerfreelibrary.org) through the Library Catalog, using your library card number.

**Next Friends of BFL Book Donation Day: Saturday November 26, 10 am – 4 pm.**

## IS WATER RUNOFF A CONCERN?

By Tim Sweeney, Director of Public Works



If water is flowing onto your land, determine where the source of water starts from. (Road runoff, property runoff, catch basin overflow).

Then look upstream and try to reduce the amount of flow by doing the following:

- Open the clogged culvert or drainage ditch.
- Clean off a catch basin cover. (Sticks, leaves and sand can clog grates).
- Make multiple "cut out channels" with a rake or shovel to reduce the flow.

If problems still exist contact the Public Works Department (228-2207) for guidance.

Make suggestions on how improvements could be made but keep in mind that any changes may affect people or drainage down stream from you.

## NEW GENERATIONS AWARD GIVEN TO MICHELLE FORTIN!



photo by Eric Anderson

Each year the Bow Rotary Club presents an award to an individual,

who by nurturing youth, provides the skills young people need to succeed as future community leaders. They lead by example in developing Rotary ideals in youth. This year's recipient was nominated four times, by four different club members. The message was universal: "Her commitment to the Interact students at BHS is evident. She has spent many volunteer hours beyond Rotary sponsored events which are reflected in her commitment to youth. This organization has thrived with her leadership and involvement.

She is also instrumental in the Bow Booster Club and probably a million others that we don't know about." Michelle is so successful at mentoring our youth and helping the Bow Interact Club that her daughter, Andrea Fortin, was elected the current President of the Interact Club! (Fortin cont. p. 23).



Happy Thanksgiving

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# The Mini Page

Issue 47, 2016

Founded by Betty Debnam

## The First Settlers



Image courtesy Office of Coast Survey, NOAA

### Mini Fact:

Buildings inside James Fort included homes, a church, a guardhouse and a storehouse.

When we think about Thanksgiving, we usually think of the Pilgrims who arrived at Plymouth in 1620. But earlier explorers also arrived on American shores. After several months on a small ship, many passengers probably fell to their knees and gave thanks for their safe arrival.



Image courtesy National Park Service

This painting by Sidney King shows the English arriving at Jamestown Island, Virginia.

sending back gold and silver. The settlers didn't find either. But they did send back iron, wood and wood products such as tar.

The settlers named the river and landing site after King James I of England. Jamestown became the first permanent English settlement in the Americas.

### Powhatan Indians

The area around Jamestown was inhabited by Powhatan tribes, and the settlers quickly built a fort from which to defend themselves.

The settlers harvested wood for clapboard (flat pieces of wood used as siding for houses) and made glass objects to be taken back to England and sold.



Image courtesy National Park Service

An interpreter at Historic Jamestowne places glass in a kiln.

In 1609-1610, Jamestown settlers began to die of sickness caused by drinking water from the James River, starvation and wars with the Native Americans. Chief Powhatan sent food to help the English, but by 1610, most of the original settlers had died.

Other ships came to Jamestown bringing women and children. The ships also brought foods from England and livestock, including cows and pigs.

The settlers who had survived the worst of the time in Jamestown began planting crops, sometimes on Powhatan lands. Tobacco became a big moneymaking crop to ship to England.

### Jamestown, Virginia

After a voyage of almost four months, three ships anchored at Jamestown Island on May 14, 1607. A total of 104 men and boys came ashore. This was 13 years before the Pilgrims landed in New England.

While the Pilgrims were seeking the right to worship as they wished, the Virginia settlers might have called their voyage a "business trip."

They had been sent from England by the Virginia Company of London. The company planned to make money for its investors by

### Pocahontas

A popular story tells that Chief Powhatan's daughter, Pocahontas, saved John Smith from being killed by the chief. However, historians aren't sure if this story is true.



Image courtesy National Park Service

A statue of Pocahontas at Historic Jamestowne.

Pocahontas would have been about 11 years old when the settlers arrived in 1607. She brought them food and sometimes played with the English children.

During the wars between the Powhatan and the settlers, Pocahontas was captured and held for ransom. While living with the English, she changed her name to Rebecca, and in 1614 she declared she'd rather stay with the English.

That year, she married John Rolfe, a settler who had lost his wife and child. For several years after the marriage, the settlers and the Native Americans got along well.

### Resources



#### On the Web:

- [nps.gov/jame/index.htm](http://nps.gov/jame/index.htm)
- [bit.ly/2dggqjs](http://bit.ly/2dggqjs)

#### At the library:

- "1607: A New Look at Jamestown" by Karen E. Lange
- "Pocahontas: A Life in Two Worlds" by Victoria Garrett Jones

### Try 'n' Find

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



- CLAPBOARD, COMPANY,
- GLASS, GOLD, IRON,
- JAMESTOWN, PILGRIMS,
- POCAHONTAS,
- POWHATAN,
- ROLFE, SETTLERS,
- SICKNESS, SILVER,
- TAR, THANKSGIVING,
- TOBACCO, VIRGINIA,
- WOOD.

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

The Mini Page © 2016 Universal Uclick

### 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.

- country (6) \_\_\_\_\_
- garments (8) \_\_\_\_\_
- swirling windstorm (7) \_\_\_\_\_
- woolly elephant (7) \_\_\_\_\_
- what you do at night (5) \_\_\_\_\_
- bandit on the seas (6) \_\_\_\_\_
- sweet, juicy fruit (5) \_\_\_\_\_

OTH	ATE	TH	SLE
TOR	TION	CLO	NA
CH	MAMM	NA	PEA
EP	PIR	ING	DO

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### Mini Jokes



**Tom:** What is a shark's favorite game?

**Terry:** Swallow the Leader!

**Tish:** What did the shark say when it bumped into the whale?

**Tina:** "I didn't do it on porpoise!"



### Eco Note

The Nigerian government warns that swarms of locusts, grasshoppers and quelea birds are about to descend on northern parts of the African country just as farmers are preparing to harvest bumper crops. "If they arrive, within hours and days they will wipe out everything that our farmers have put on the field," said Minister of Agriculture Audu Ogbeh.

adapted with permission from Earthweek.com

# BOW REAL ESTATE SALES

October 2016

33C Page Rd, 4405 gla, glaag 3013, 4 br, 4.5 bath, 2 car att., 1.20 acres, Sold \$516,455 10/28/16.

14 Parsons Way, 3599 gla, glaag 2286, 3 br, 2.5 bath, 2 car att., 1.3 acres, Sold \$400,200 10/28/16.

4 Hooksett Tpk, 4784 gla. Glaag 3052, 4 br, 3.5 bath, 2 car att., 3.15 acres, Sold \$365,000 10/11/16.

58 Logging Hill, 3838 gla, glaag 3338, 4 br, 4.0 baths, 2 car att., 1.50 acres, Sold \$311,000 10/26/16.

38 Birchdale Rd, 2662 gla, glaag 1834, 3 br, 2 baths, 2 car att., 9.80 acres, Sold \$310,000 10/11/16.

31 Tonga Dr, 3234 gla, glaag 2114, 4 br, 3.0 baths, 2 car att., 2.25 acres, Sold \$309,000 10/17/16.

14 Evangeline Dr. CONDO, 2474 gla, glaag 1237, 2 br, 2 baths, 2 car att., 0.0 acres, Sold \$293,870 10/18/16.

39 Bow Bog, 2116 gla, glaag 960, 3 br, 1.0 baths, 2 car Det., 2.20 acres, Sold \$223,500 10/26/16.

51 Bow Center, 2208 gla, glaag 1104, 2 br, 1.0 baths, no garage, 3.6 acres, Sold \$189,900 10/31/16

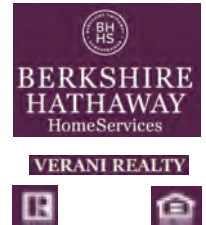
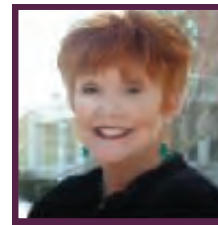
LAND - None reported

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

These statistics are for all Bow Sales for the period 10-1-16 thru 10-31-

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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 & has sold more homes in BOW than anyone.

Comments, questions, Contact Linda at: Cell 731-2202 (preferred)

Linda Hutton, Broker Associate  
Berkshire Hathaway HomeServices Verani Realty  
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CELL: 731-2202 lshutton@aol.com www.lindahutton.com

The Bow Police Association Presents the 8th Annual

## 5K TURKEY TROT & FUN WALK



Thursday, November 24, 2016 at 8am  
Bow High School, Bow, NH

\$30 Entry Fee. Under 12 free. Contact Gale Kenison at policeadmin@bow-nh.gov or call 228-1240 x 221 for more information

### Chamber of Commerce Invites Applications for Capital Area Student Leadership Class of 2017

By Kristina Carlson,  
Communications Manager

The Greater Concord Chamber of Commerce announces that applications for the spring 2017 Capital Area Student Leadership (CASL) program are now available. The CASL program is open to high school sophomores who reside in and attend school in the Greater Concord area which includes Bow.

A long-standing component of the Chamber's Business & Education Partnership, CASL encourages students to become active, effective participants and future leaders in their schools and communities through exposure to historical, cultural, environmental and civic as-

pects of the Greater Concord area. CASL has graduated more than 530 sophomore representatives from a dozen area high schools over the past twenty-three years. Utilizing Concord and surrounding towns as its "classroom," the program provides first-hand knowledge and opportunities for dialogue with established leaders. Through field trips, hands on experiences and teacher facilitated discussions, the students gain special insight into the functioning of a working community.

CASL seeks sophomores with leadership potential and those who are likely to assume greater community responsibility in the future. The application deadline for the 2017 program is Monday, Dec. 12, 2016 at 5 p.m. To download an application, please go to [www.concordnh-chamber.com](http://www.concordnh-chamber.com) or call the Chamber at (603) 224-2508.



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Dir. I-93 to exit 17 head east to Rt.132, left to Canterbury/Concord town line

# COPING WITH CAREGIVING

By Donna Deos

Last month we talked about Finding Balance. This month I want to keep that all in mind but turn our focus to Coping with Caregiving. I feel it is a very important topic for us to cover, especially at this time of year. This is the time that we see our family more often and we see the changes in them and begin to wonder and worry and our wheels start turning on what we should be doing to help them.

It's also a naturally more stressful time of year because there is even more on our plates getting ready for all of the holidays and parties and entertaining and shopping and gift giving. More to do doesn't make life any easier, does it?!

So, first of all, if you like what's in this article, I have a program called *Coping with Caregiving* that is available on my website. It is intentionally priced to be affordable and makes a great gift for all of the caregivers you know who seem to be struggling to find their way as the to-do list continually grows and their time and energy wither away.

Okay, let's get started. How do we cope with caregiving? Well, most of us don't. We just plug along and suffer in silence doing the best we can in each moment. What should we be doing?

First, we should be feeling our feelings and letting them out.

Second, we should be checking in with ourselves and making sure we are healthy, well rested, eating right and happy.

Third, we should be speaking up to the people around us and letting them know what is going on. If we don't share with them then they don't know and cannot help us.

Fourth, we should be accepting the help they offer. I know this is very hard, but it is also very important. You simply can't do it all yourself. They are offering for a reason so let them in.

Fifth, we should be exploring other options. Options of other places for our loved ones to live that include the assistance they need; other options of people we can hire to help them where they are; and other options for other help that is out there. The key is to stop trying to do it all yourself! Believe me, I



know firsthand how it all sneaks up on you. I've lived it.

You start out helping with a thing or two and before you know it you are the go-to person for everything. You didn't even see it coming or notice it. You were just doing what you felt you should for your loved one.

Did you know – there are people out there who never become a caregiver for their aging loved ones? Sure, some people never need caregivers and that is absolutely great. I am not talking about them. The people I am talking about are the ones who have great boundaries and who never even had caregiving for their loved ones cross their minds. These are the people who automatically go to “how do I get this done for them without actually doing it myself?” There is no shame in that. Actually, I say Bravo for them! It's not how I was raised, but that doesn't make it bad or wrong. It's just different. Actually, from where I sit now, it looks wonderful and brilliant and I am jealous! Look at all of the time and stress and agony they have saved themselves. They still find the solution for their loved one, but they do not assume all of the responsibility of all of the DOING.

Why do I tell you about this? Because I want you to know that it really is okay to have boundaries and to say No. It is okay to find other solutions and other people to do the caregiving. It does not mean that you love your loved one any less. It just means you love yourself a bit more too. You value yourself enough to say – I can't do all of this. There are some people who will try to make you feel guilty. Stop for

a minute. Take a look at who they are. What are they doing? Are they actively caregiving for their aging loved one? Do they really understand the shoes in which you walk? If not, stop listening to them. They have no idea how much you are doing and how it feels to be you. Also, if someone is trying to use guilt on you for any reason you really need to question that. If they are using guilt it is because they are manipulating you. They are trying to control you and that is not okay.

Okay, I'm not saying to all out rebel and abandon your caregiver duties. What I am saying is most caregivers need to do less and ask for more help from other people. There is no shame in that. You should not have to be the only one doing everything. Also, there is a tremendous value to your time and energy. The other people in the picture need to recognize that and acknowledge it.

So, if you have a sibling that is far away and unhelpful don't take any guff from them. Instead, start filling them in on what's going on so they begin to see the size and depth of the situation so they can begin to feel your pain and understand how much you are doing and why you are feeling stressed, looking tired and worn out and so on. They don't know and don't understand because they aren't in your shoes. So, paint them a picture. Include them in what is going on and how it makes you feel, how it makes the one you are caregiving for feel. When they are included in knowing what is going on they understand and can find ways to help even from far away.

Coping with caregiving means that you are opening up and being vulnerable and willing to accept help. Caregivers are Givers. We aren't good at receiving. The key is to turn that around and allow yourself to receive.

Even by talking with your sibling about what is going on gives you an outlet to express yourself and get some of the stress and emotion out. That in and of itself is a wonderful gift and can make a huge difference.

If you are the sibling that is far away I hope this helps you as well.

I know it is hard to be far away and unable to help. I've seen many people in this situation. Coming home for the holidays reminds you how much you are needed and how much you are missing out on.

There are programs like Skype, Zoom and FaceTime that let you video conference with your family. Maybe you can set up regular calls so you feel more involved and helpful. You can also help by encouraging those on the front lines to get regular time away from the situation and to hire help. Just being emotionally available for your loved ones is a wonderful gift you have to offer.

We all have a role in this and we can all be helpful in a variety of different ways. If you need any help with any of this, let me know. I am always here for you!

*All my best,  
Donna*



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**EVELYN GALLANT RECEIVES PROCLAMATION**

On October 27th, the Selectmen presented our Bow Boston Post Cane holder, Evelyn Gallant, a Proclamation to acknowledge and celebrate her 100th birthday from earlier this year. (Photo by Eric Anderson)



Town of Bow



New Hampshire

**A PROCLAMATION**

*WHEREAS, Evelyn Gallant has been a life-long resident of the Town of Bow; and*

*WHEREAS, Evelyn Gallant was awarded the Boston Post Cane in 2011 in recognition of being the oldest resident of Bow; and*

*WHEREAS, Evelyn Gallant recently extended her reign as the Boston Post Cane holder by reaching the age of 100 years; and*

*WHEREAS, the Town of Bow is honored to have Evelyn Gallant as our longest living resident; and*

*WHEREAS, Evelyn Gallant is living proof that life is better in Bow New Hampshire than anywhere else; and now*

*THEREFORE, let it be known that the Selectmen of the Town of Bow congratulate Evelyn Gallant on her long and healthy life, and wish her many more years as our premier citizen.*

**Bow Snowmobilers Warming Their Engines**



The Bow Pioneers Snowmobile Club is a non-profit organization established in 1972 to promote the fun of family enjoyment of all season trails. Our trail system is maintained in the towns of Bow, Dunbarton, Concord and Hopkinton.

Throughout all seasons, everyone is invited to use the trails for snowshoeing, cross country skiing, snowmobiling, hiking, horseback riding and mountain bike riding ONLY.

This fall our signage project is in full swing and we need volunteers. We are going to be heading out again on Saturday mornings to do some trail work. We will meet at 8:00AM at the Bow Community Bldg and will head out from there. The fellowship of our community working together will enhance the enjoyment of living in Bow.

Club General Membership meetings are held at 7:00PM on the third Thursday of each month from September to April. All club members and others are welcomed. If you are not a member and are interested in joining the club, memberships are available at the General Meeting. The meeting is held at the Old Bow Town Hall, which is located at 91 Bow Center Road.

Monthly Trail Meetings are held at 7:00PM on the second Wednesday of each month at the Old Bow Town Hall. Everyone is welcome. All members' input is necessary to make our trail system the best it can be. Any and all donations are always appreciated by the Bow Pioneers Snowmobile Club, PO Box 1772, Concord, NH. 03302 or email us at [bowpioneers@bowpioneers.org](mailto:bowpioneers@bowpioneers.org).

**REC DEPARTMENT HIKES IN BOW**

by Anne-Marie Guertin

On October 7 a hike through Nottingcook Trail Head located off of Woodhill-Hooksett Road was guided by Robert Dawkins, Bow Resident and President of Bow Open Spaces.



Bow Recreation has been offering Nature Walks/Hikes each week since the beginning of summer and plan to continue through the end of fall, possibly early winter. Each week is a different hike through either Knox Road-School Forest Recreational Trails, Hanson Park Complex or Nottingcook Forest. It has been a very successful program for town residents to find out what great trails we have right in our own backyard. To find out more about these hikes, contact us at 228-2222 to be put on our mailing list.

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# WHAT IS MEDICARE?

BY BEN KINIRY, ESQ.

**First: A reminder to check your prescription drug plan or your loved one's plan.** Every fall there is an open enrollment period for Medicare and this year it is from October 15 to December 7. During this timeframe, it is important that those enrolled in Medicare Part D, which is a prescription drug benefit, check to see which plan will benefit them the most. As you can imagine, an individual could have developed a medical condition on May 1 of this year. The condition may have required an expensive medication not covered by his or her current plan. Perhaps they don't remember to check for a plan that better suits their needs during open enrollment. You need to remind them and help them.

**There is more to Medicare than just Part D.** The following paragraphs explain what you should know about the Medicare program as a starting point. The following paragraphs were taken from a writing by the National Academy of Elder Law Attorneys, Inc. (NAELA).

## “What is Medicare?”

The Medicare program, funded by workers' and employers' contributions and premiums paid by participants, is the principal source of insurance coverage for most Americans 65 and over as well as for Americans receiving Social Security Disability benefits. Medicare is divided into four major parts: Part A (hospital, skilled nursing, hospice and home health care); Part B (physician services, outpatient therapy, some home health and skilled nursing facility services); Part C (Medicare's array of coordinated care benefits, including HMOs and PPOs); and Part D (Medicare's prescription drug benefit). People who are receiving Social Security or Railroad retirement benefits at age 65 automatically receive Medicare Part A. Others, including those who will not receive full Social Security retirement benefits until after age 65, must apply for Medicare through their Social Security office or online. The age of eligibility for Social Security benefits has been floating upward depending on one's date of birth.

## What You Need to Know

Medicare Part A is premium-free for most beneficiaries (persons who have paid into the Medicare system during their working years), and covers hospitalization, home health care, and nursing home care. Other eligible persons with fewer quarters of coverage paid into the Medicare system may pay a monthly premium for their Medicare-covered services. In addition, lawfully registered aliens who have lived in the U.S. continuously for the five years prior to the date of application may purchase Medicare. Beneficiaries pay a deductible for hospital care. They also pay cost sharing for hospital stays after the 60th day and for skilled nursing home care after the 20th day. There are no deductibles or other cost sharing for home health and hospice care, except that there is a coinsurance amount for drugs and biologicals, not to exceed \$5, provided to a hospice beneficiary, and a copayment for a respite level of care who is not an inpatient. Because Medicare coverage of skilled nursing home care is limited to 100 days per spell of illness (or benefit period), beneficiaries often need to turn to other sources for payment, including Medicaid, private health insurance, long-term care insurance, and supplemental medical insurance (often called Medigap).

Medicare Part B covers doctors' visits, durable medical equipment, some home health care, lab tests, and preventive services, including flu shots. Medicare Part B generally pays 80 percent of Medicare approved amount for covered expenses. Beneficiaries are responsible for the remaining 20 percent, together with the cost of expenses not covered by Medicare, and an annual deductible that increases every year. Beneficiaries who use physicians and suppliers who are not Medicare participating physicians and suppliers experience higher out-of-pocket Part B expenses. There is no cost sharing for home health and most preventive benefits.

Part B is optional for beneficiaries, who must pay a monthly Part B premium for the coverage. The Part B premium is usually withheld from participants' Social Security



checks. Others must make a monthly payment. Medicare beneficiaries with annual incomes over a certain amount pay higher premiums for Part B and Part D services.

Many Medicare participants purchase separate insurance to pay the Part A and B deductibles, copayments, and related expenses. Such policies, usually called “Medigap” or “Medicare supplemental policies,” are highly regulated and must conform to model policies established by the National Association of Insurance Commissioners.

Medicare Part C establishes the Medicare Advantage (MA) Program (Medicare's coordinated care options) as a way to deliver Medicare benefits through private health plans, including religious and fraternal organizations. These plans include Health Maintenance Organizations (HMOs), Preferred Provider Organizations (PPOs), and Private Fee for Service Plans (PFFS). While some coordinated care plans may provide benefits not covered by Medicare, such as vision care, they may also limit a beneficiary's choice of doctor or hospital. Additionally, beneficiaries who enroll in MA plans may pay less out of pocket for doctor's visits, but more for other services. MA plan benefits must be actuarially equivalent to what is available under the traditional Medicare program.

Medicare Part D provides outpatient prescription drug coverage and is optional. Beneficiaries choose a drug plan and receive drug coverage through the plan they choose. Premiums, deductibles, and other beneficiary cost-sharing vary by plan, though the Centers for Medicare and Medicaid Services (CMS) has established benchmark plans amounts around which most

Part D plans base their costs. Many plans have a gap in coverage during which the beneficiary pays the full cost for drugs until a catastrophic limit is reached.

## Where to Go For Help

Call 1-800 MEDICARE with any Medicare program beneficiaries' questions and concerns. Medicare's website, [www.medicare.gov](http://www.medicare.gov), also provides useful information. The Medicare ombudsman can be reached at 1-800 MEDICARE.

Area Agencies on Aging also provide information about Medicare benefits, Medigap policies, MA plans, and other health and social services topics. People may also find additional information through the Eldercare Locator Service at 1-800-677-1116. Beneficiaries and their advocates may also wish to be in touch with the Agency for Community Living (ACL) about the array of services it provides. In addition, beneficiaries may wish to consult with an advice and referral counselor through the State Health Insurance Assistance Program (SHIP), [https:// shipnr.shiptalk.org/shipprofile.aspx](https://shipnr.shiptalk.org/shipprofile.aspx).

**National Academy of Elder Law Attorneys, Inc.:** Medicare (2016)(NAELA).

The information provided in this article does not constitute legal advice.

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## OLLI MEMBERS RESPOND TO SURVEY

By Jacki Fogarty

OLLI members in Bow are thankful this season for the opportunities OLLI offers them. A recent survey asked members what OLLI brings to their lives.

Number one was the broad variety of learning opportunities. Number two was interesting people. Specifically, this is what OLLI members liked:

- The wonderful people that take part in OLLI events and the vibrant discussion in OLLI courses
- Stimulation and working with a group of people who can and have become friends
- New experiences and activities in NH only open to groups, i.e., visiting Appledore, Black Hawk helicopter and the New Boston Satellite Station
- The opportunity to discuss significant topics, be it great literature, music, or world and national concerns
- OLLI provides me an unparalleled opportunity to get excited about learning new things from people who are passionate about what they teach
- It has given me an opportunity to not feel so much like I am “vegetating” in my old age.

OLLI, the Osher Lifelong Learning Institute, affiliated with Granite State College, offers non-college, non-credit courses ranging from single sessions to six-week sessions for adults over age 50. 89% of local OLLI members are retired and 40% volunteer in some capacity with OLLI. One volunteer talks about “having the opportunity to put my preretirement skills to good use.”

One member sums up the OLLI experience this way: “I feel compelled to be ‘doing something’ in my retirement. When people ask, ‘What do you do?’ I have an answer and I believe it’s a good one: I’m taking classes and learning new things, getting to go on tours to see things I’ve heard or wondered about.”

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## Trends and Tech for Today’s Bathrooms

By Ann Dippold

According to a recent Houzz & Home survey, homeowners are investing more on bathroom renovations than in previous years, largely due to outdated designs and finishes. What types of upgrades are they spending money on? Here are some of the latest trends and tech updates being used in bathroom design.

### Aesthetic Additions

You don’t have to tackle a full overhaul to make a big impact in the bathroom. Smaller changes can often bring big rewards, both from a resale perspective and by adding value to your daily experience.

Cosmetic favorites, according to the National Kitchen & Bath Association’s 2016 bathroom trends, include polished chrome finishes and neutral colors like white and gray. And bathrooms are becoming more streamlined with floating vanities, open shelving and undermount sinks. When larger changes are made, homeowners are incorporating amenities such as no-threshold showers and higher vanity heights that allow for aging in place.

### Tech Touches for a Smart Bathroom

When you consider updating the appliances in your home, you may automatically think of doing so in the kitchen, living area or laundry room. Many, however, are quickly adopting technological advances in pursuit of the smart bathroom. Some of the more popular add-ons available include:

- **High-tech toilets:** The most basic bathroom appliance now has seat-warming options, LED lights, motion sensors and automatic dryers.
- **Accessorized soaking tubs:** You can take a basic bath, or you can soak in a chromotherapy tub with mood-enhanced lighting. Or enjoy an air bath, with massaging bubbles similar to a hot spring.
- **Digital faucets and showers:** Along with reduced flow, which conserves water and money, faucet features also include touchless technology and programmable settings like a timed shower option.

Which market trends and tech updates appeal most to your family? When done well, these upgrades can improve your quality of life and increase the value of your home.

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THE SNOW ROLLER IS NEW -- BUT OLD - PART I

RE-PURPOSING HISTORY

By: Gary D. Nylén (Part II Next Month)



How does this 18th Century Barn fit into Re-purposing?

This barn and land was purchased by the Town of Bow from the Hammond Family.

- The barn was slated for removal by the Town.
- The Bow Heritage Commission requested that any historical items, beams, and boards be saved for future town projects.

A cooperative effort between the BHC, Bow Public Works Department, Bow Men's Club, a private contractor, Planning Office, Selectmen, and dedicated town residents resulted in many historic items being saved and stored for future historic projects.



Many Beams and Boards were saved. Boards from the Nichols Up and Down Sawmill, as well as hand hewn beams.



We now had several beams and boards that we stored away at the Town Brush Dump. About a year later the Bow Men's Club and the Bow Heritage Commission started working on a plan to place a roof over the Snow Roller at Historic Bow Center. Many meetings and discussions were held with the various town agencies and plans were drawn for the roof. The Board of Selectmen supported this effort.

During the course of discussions it was found that many boards were sawed by the Bow Public Works Department from the Historic Ice and Wind Storms of 2008 and 2009. We now started the actual process of selecting the supporting beams for our project.



After sorting and sizing the beams they all needed to be checked with a metal detector for nails and metals. All the beams were checked and double checked as an errant nail would destroy the saw blade. Several old beams from the Hammond barn were selected for supporting the snow roller roof and were roughly sawed to the same size.



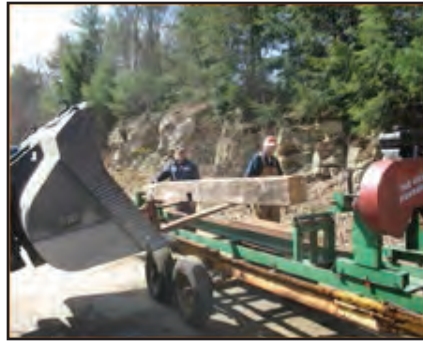
Ready-Set-Cut



Rough Sawing the Beams Took a Couple of Days



Final Sizing and Sawing was Accomplished



During the time that all of the beam sizing and cutting was being done the site work was being worked on. The Town Public Works Department assisted in the drainage layout and concrete footings for the vertical beams supports.



Plumbing the Vertical Pressure Treated Beams



After all beams were plumbed the header support beams were being mortised to fit. The vertical beams were later covered with boards from the Hammond Barn.



Tim Morrison of the Bow Men's Club was the key man in this effort to build the snow roller roof. He provided our group with his expertise and experience in how to prepare our overlapping beam supports.



The Northeast Beam is Placed and Secured



The Southwest Beam is Placed and Secured



The Southwest Interlocking Side Beams are Placed



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## FIRE DEPARTMENT SAFETY CORNER

By Mitchell Harrington, Deputy Fire Chief

### Happy Thanksgiving!

Please be extra cautious if you plan on deep frying your turkey. ALWAYS use a turkey fryer OUTSIDE and away from your house, garage, or other property. The oil used to cook the turkey is heated to such high temperatures it will readily ignite. There are three common circumstances that result in a turkey fryer fire; the turkey is too big, too much cooking



oil is being used, or the turkey is frozen/partially frozen. All three result in oil bubbling over and being ignited by the burner flame. It takes less than a minute for the aluminum pot to fail and allow the gallons of burning oil to spread. Please follow the turkey fryer manufacturer's instructions precisely! Keep a fire extinguisher rated for flammable liquids close by. Do not use water to extinguish a grease fire because it will only spread the fire.



Having the right banking relationship helps produce a banner year.



Andrew Gilbert, Senior Print Operator and Peter Wensberg, President of AMI Graphics, demonstrate the Grand Format UV Printer to Tom Dustin (r), Vice President, Commercial Loan Officer, Merrimack County Savings Bank.

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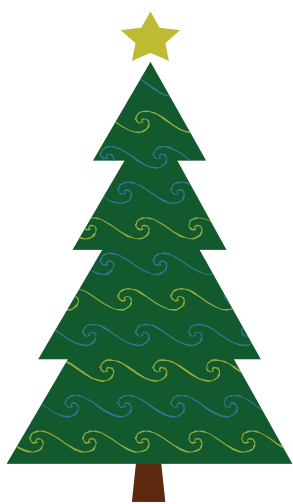


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## Bow Rotary Club



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

## ROTARY AUCTION HUGE SUCCESS



The Bow Rotary Auction held Saturday, November 5<sup>th</sup>, was a wonderful success! We would like to thank all who helped in any way:

**Thanks** to our sponsors, we walked into the event with over \$10,000!

**Thanks** to our donors we had lots of wonderful items for folks to bid on.

**Thanks** to the Interact Club we had teenage volunteers to help with many aspects of the event.

**Thanks** to the arts and music

department at the High School we had wonderful entertainment.

**Thanks** to everyone who sold raffle tickets, attended the event, helped spread the word and worked at the event we were able to have a great attendance and sell our items. Final numbers are still to come.

**Thanks** to our great club and all that it does for the greater Bow community we will be able to provide many scholarships, camperships and other community support.

It takes all of us working in concert to pull this off and make a difference. We are so very grateful for your help and support – we couldn't do it without you all!!!!

*Photos by Eric Anderson*



# Mind Over Money

*Emotion often drives our financial decisions, even when logic should.*

BY DOMINIC LUCENTE

**When we go to the grocery store, we seldom shop on logic alone.** We may not even buy on price. We buy one type of yogurt over another because of brand loyalty, or because one brand has more appealing packaging than another. We buy five bananas because they are on sale for 29 cents this week – the bargain is right there; why not seize the opportunity? We pick up that gourmet ice cream that everyone gets – if everyone buys it, it must be a winner.

As casual and arbitrary as these decisions may be, they are remarkably like the decisions many investors make in the financial markets.

**A degree of emotion also factors into many of our financial choices.** There is even a discipline devoted to how our emotions affect our financial decisions: behavioral finance. Examples of emotionally driven financial behaviors are all around us, especially in the investment markets.

## **Behavior #1: Believing future performance relates to past performance.**

In truth, there is no relation. If an investment yields 8-10% for six consecutive years that does not mean it will yield 8-10% next year. Still, we may be lulled into expecting such performance – how can you go wrong with such a “rock solid” investment? In behavioral finance, this is called *recency bias*. Bullish investors tend to harbor it, and it may lead to irrational exuberance.<sup>1</sup>

Similarly, investors adjust risk tolerance in light of past performance. If their portfolio returned spectacularly last year, they may be tempted to accept more risk this year. If they took major losses in the equity markets last year, they may become very risk-averse and get out of equities. Both behaviors assume the future will be like the past, when the future is really unknown.<sup>1</sup>

## **Behavior #2: Investing on familiarity.**

*Familiarity bias* encourages you to make investment or consumer choices that are “friendly” and comfortable to you, even when they may be illogical. You go with what you know, without investigating what you don’t know or looking at other options. Another example of familiarity bias is when you invest in a company or a sector largely because you are attracted to or familiar with its “story” – its history, its reputation.<sup>2</sup>

## **Behavior #3: Ignoring negative trends.**

This is known as the *ostrich*

*effect*. We can ignore the reality of a correction or a bear market; we can ignore the fact that our credit card debt is increasing. Studies suggest that investors check in on their portfolios with less frequency during market slumps – they would rather not know the degree of damage.<sup>3</sup>

## **Behavior #4: Wanting decisions to pay off now.**

Patience tends to be a virtue in both equity investing and real estate investing, but we may suffer from *hyperbolic discounting* – a bias in which we want a quick payoff today rather than an even larger one that might result someday if we buy and hold.<sup>3</sup>

## **Behavior #5: Falling for a decoy.**

When given a third consumer choice, instead of two consumer choices, we may choose a different product than we originally would, and perhaps make a choice we would not have otherwise considered. Once, an ad in *The Economist* offered three kinds of subscriptions: \$59 for online only, \$159 for print only, and \$159 for online + print. The \$159 print-only option was an illustration of the *decoy effect* – the choice existed seemingly just to make the \$159 online + print option look like a better deal.<sup>3</sup>

## **Behavior #6: Seeing patterns where none exist.**

This is called the *clustering illusion*. You see it in casinos where a slot machine pays out twice an hour, and people line up to play that “lucky” machine, which has, in fact, just paid out randomly. Some investors fall prey to it in the markets.<sup>3</sup>

## **Behavior #7: Following the herd.**

The more consumers or investors that subscribe to a particular belief, the greater the chance of other consumers or investors to join the herd, or “jump on the bandwagon,” for good or bad. This is the *bandwagon effect*.<sup>3</sup>

## **Behavior #8: Buying the amount of something that we are marketed.**

In our minds, we believe that there is an optimal amount of something per purchase. This is called *unit bias*, and when marketing suggests the ideal amount should be larger, we buy more of that product or service.<sup>3</sup>

There are dozens of biases we may harbor, temporarily or regularly, all subjects of study in the disci-

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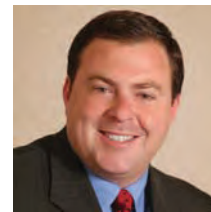
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pline of behavioral finance. Recognizing them may help us to become a better consumer, and even a better investor.

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### Citations.

- 1 - marketwatch.com/story/a-financial-plan-to-help-you-simplify-and-succeed-2016-09-23 [9/23/16]
- 2 - abcnews.go.com/Business/stock-stories-fairy-tales/story?id=42529959 [10/3/16]
- 3 - businessinsider.com/cognitive-biases-2015-10 [10/29/15]

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**By Ronald Lacroix**

October 29th was opening day of muzzle loading season. Being aware of legal shooting hours, zones, laws and regulations is an important part of enjoying the sport. Scouting the area you plan to hunt will provide you with the knowledge and necessary means to have a successful hunt. Opening morning was a steady drizzle of rain. I was in my stand a little early and waited patiently for legal shooting hours. Checking that my safety was on, my percussion cap seated, I waited thru that time of darkness to safe visible shooting hours. There were sounds of a red squirrel scampering in the leaves, blue jays squawking and the shrill of a couple of pileated woodpeckers screeching to each other. After about seven hours I decided to call it quits for the day. Day two went much the same way.

On the third day I was on my stand and about 8:30 am I caught

sight of some movement off to my left and a big buck was walking through some short spruces. Waiting patiently for the right spot, I fired and scored a good hit. Not knowing if that was it, I reloaded and approached the area where the deer ran off to. Now the hard work begins, tagging the deer, cleaning the deer, and calling my close friend to help remove the deer back to my truck. Knowing that your "youth is running on empty" and you can't do some of the things you did when you were younger I called for help, giving my assistant my GPS coordinates. A successful hunt is not an accident, it is planned.

Remember to always respect the landowners and the land you hunt on. Remember those things you were taught by your New Hampshire Fish & Game Hunter Safety Instructors.

Keep your muzzle pointed in a safe direction, and follow the laws and rules hunting.

# BOW POLICE LOG

## OCTOBER 2016 STATS

Arrests - 24 Motor Vehicle Stops – 196 Warnings – 164 Citations – 32 Accidents – 9 Parking Tickets – 6 Restraining Orders – 2 Incident/Investigation Reports – 47

## October 2016 Arrest Log

10/02 Christopher M. Maroony, 57, 823 Hayward St, Apt. # 1B, Manchester, was arrested for disobeying an officer, and habitual offender; Serene Hull, 30, 126 Hall St, Concord, was issued a summons for operating without a valid license.

10/05 Peter Emanuel, 54, 330 River Rd, Bow, was arrested for reckless conduct, criminal threatening, criminal mischief, and two counts of resisting arrest or detention.

10/06 A juvenile was arrested for possession of a controlled drug.

10/07 Michael Woodbury, 42, 37 South State St, Apt. #A, Concord, was arrested on a warrant; Robert Ross, 34, 92 Fisherville Rd, Apt. #22, Concord, was arrested possession of a controlled drug and misuse or failure to display plates.

10/08 Kevin P. Cullinane, 24, 14 Ridgeway Dr, Newbury, was arrested on a warrant; William J. Martin, 53, 349 Ridge Point Circle, Bridgeville PA, was arrested for driving after revocation or suspension and operating without a valid license.

10/10 Walter P. Cannizzaro, 60, 926 RT 3A, Bow, was issued a summons for operating without a valid license.

10/14 Lila Darjee, 32, 12 East Side Dr, Apt. #407, Concord, was given a summons for operating without a valid license.

10/16 Kristina M. Blake, 26, 3 Forest Rd, Northfield, was arrested on a warrant; James Chestnut, 21, 14 Redington Rd, Concord, was arrested for possession of a controlled drug with intent to distribute, possession of a controlled drug, possession of drugs in a motor vehicle, and driving after revocation or suspension; Jonathan Dobson, 31, 98 Main St, Allentown, was issued a summons for operating without a valid license.

10/18 Kara Anne Linderman, 47, 565 Beach St, Apt. #5, Manchester, was issued a summons for driving after revocation or suspension.

10/20 James Frederick Dubois, 33, 31 Cove St, Apt. #B, Goffstown, was arrested on a warrant.

10/21 Kenneth Hebert, 42, 22 Snow St, Penacook, was arrested on a warrant; Mary Hensley, 36, 204 North Main St, Apt. #1, Concord, was arrested on a warrant; Donald Wilkins, 37, 102 South St, Concord, was arrested for driving while intoxicated, driving after revocation or suspension, suspended registrations, and two counts of possession of a controlled drug.

10/22 James Chestnut, 21, 14 Redington Rd, Concord, was arrested for possession of drugs in a motor vehicle, and two counts of possession of a controlled drug; Kenneth Hebert, 42, 22 Snow St, Penacook, was arrested for five counts of possession of a controlled drug; Mary Hensley, 36, 204 North Main St, Apt. #1, Concord, was arrested for possession of a controlled drug.

10/25 Patrick Caples, 24, 380 Sunset Dr, Morgan, VT, was arrested for operating without a valid license and possession of a controlled drug.

10/26 Brandon A. Laclair, 25, 37 Cressey Brook Rd, Contoocook, was arrested for felon in possession of a dangerous weapon, two counts of possession of a controlled drug, and unlawful dealing in prescription drugs.

10/29 David Gladu, 51, 214 Pembroke Hill Rd, Pembroke, was arrested on a warrant.

**Bow Community Men's Club**  
**New Years Day**  
**Breakfast Buffet**

At The Bow Community Center  
8:30-12:00 PM  
Adult \$ 10.00  
Children (12 and Under) \$ 4.00

**Eggs, Bacon, Sausage, Hash,  
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# BOW SCHOOL SPORTS HIGHLIGHTS

## BOYS VARSITY SOCCER



### BOYS LOSE 0-2 TO COE-BROWN NORTHWOOD ACADEMY IN PLAYOFFS

Game Date Oct. 26, 2016  
Score: FALCONS: 0  
COE-BROWN: 2

## GIRLS VARSITY SOCCER



### GIRLS LOSE IN SEMI-FINALS TO JOHN STARK IN DOUBLE OVERTIME ON NOVEMBER 3RD

Score :FALCONS: 1  
JOHN STARK REGIONAL HIGH SCHOOL: 2

### THE GIRLS VARSITY ADVANCED TO DII SEMI-FINALS WITH WIN IN PK'S OVER GOFFSTOWN HIGH SCHOOL

Game Date Oct. 30, 2016  
Score:FALCONS: 2  
GOFFSTOWN HS: 1

**Key players:** Malena Lafrenierre (goal), Gianna Celenza (assist), Bridget Ehrenberg (goalkeeper).

**Highlights/key moments:** Ehrenberg made a diving save to prevent a goal and came up with big saves during penalty kicks to keep the Falcons' season alive. Bow matches up with No. 3 John Stark in the semifinals on Thursday.

**Coach's quote:** "We didn't start off great, but overall the girls played an outstanding game. It was great to get a lead and even though we gave it up on a 40-yard laser, I am most proud of how the girls did not get down but continued to fight for the win." –



Bow's Jay Vogt.

### GIRLS VARSITY SOCCER SQUEAKS PAST TRINITY TO ADVANCE TO DII QUARTERFINALS!

Game Date Oct. 27, 2016  
Score: FALCONS: 1  
TRINITY HIGH SCHOOL: 0

**Key players:** Lauren Goyette (goal), Gianna Celenza (assist), Maggie Vogt (defense), Emma Gagne (defense), Bridget Ehrenberg (goalkeeper).

**Highlights/key moments:** Celenza made a strong run down the sideline and played a ball to Goyette at the far post, who finished for the lone goal of the contest. Bow hosts No. 7 Goffstown in the quarterfinals.

**Coach's quote:** "We started the game a little slow with a combination of first playoff game jitters and wet conditions. ... We created some good opportunities but couldn't finish. Hats off to Trinity, which played a very good game and blocked a lot of shots." – Bow's Jay Vogt.

## GIRLS VARSITY FIELD HOCKEY

The girls' season ends with close opening round loss to Stevens HS School.

Game Date Oct. 19, 2016  
Score: FALCONS:1  
STEVENS HIGH SCHOOL: 2

**Key players:** Emma Roberge (goal), Dom Biron (four shots), Lizzie Pizzi.

**Highlights/key moments:** Stevens scored with 4:24 left in the first half and took a one-goal lead into half-time. The Cardinals scored midway through the second half, but Roberge answered less than a minute later to pull her team back to within a goal. The Falcons had chances at a late equalizer but they couldn't find the final touch.

**Coach's quote:** "This was an entire team effort. The Bow Falcons played a great game and gave Stevens a good run for their money. I'm really proud to have coached this team this season. They are a great group of girls." – Bow's Tracy Berube

### GIRLS VARSITY FIELD HOCKEY END SEASON WITH A WIN OVER PEMBROKE ON SENIOR NIGHT

Game Date Oct. 14, 2016

Score: FALCONS: 1  
PEMBROKE ACADEMY: 0

**Key players:** Kirsten Wiesner (goal), Lizzie Pizzi (defense), Claire Mulvaney (defense), Riley Hicks (defense), Lindsey Wheeler (2 saves).

**Highlights/key moments:** Wiesner's goal, the only one of the game, came in the first 40 seconds. A strong defensive effort the rest of the way helped the Falcons close the regular season with a win.

**Coach's quote:** "I am really happy for seniors who all had a great game together." – Bow's Tracy Berube.

## BOYS VARSITY CROSS COUNTRY

### BOYS TAKE 2ND IN HOMECOMING MEET

Game Date Oct 15, 2016

**Key players:** Robbie Ciotti (2nd, 17:33); Sam Berube (5th, 18:02); Sam Neff (8th, 18:27; Henry Tanner (11th, 18:48); Kirpal Demian (17th, 19:15).

**Highlights/key moments:** The Falcons split a tri-meet against D-II opponents on their home course, falling to Hollis-Brookline, but defeating John Stark.

**Coach's quote:** "Bow runners ran well on their home course against two strong competitors. They approach the final weeks of the season well prepared." – Bow's Katie McDonald.

### BOYS TAKES 1ST IN FOUR TEAM MEET AT BISHOP BRADY HIGH SCHOOL



Game Date Oct. 11, 2016

**Key players:** Robbie Ciotti (2nd, 18:19), Henry Tanner (3rd, 18:48, 3rd place), Sam Neff (7th, 19:03), Sam Berube (8th, 19:12), Calvin Carey (9th, 19:18).

**Highlights/key moments:** Bow finished with 29 points to take first in this four-team meet. Berlin (46) was second, followed by Winnisquam (106) and host Bishop Brady (106).

**Coach's quote:** "There were seven personal best times among our 23 runners today, indicating that the team's hard work is paying off and that it is coming into the final weeks of the season very strong." – Bow's Katie McDonald.



## BOYS VARSITY FOOTBALL

### BOYS VARSITY FOOTBALL ADVANCES TO FINALS WITH WIN OVER HANOVER HIGH SCHOOL

Game Date:Nov. 12, 2016  
Score: FALCONS: 38  
HANOVER HIGH SCHOOL: 24



Another outstanding effort earns Bow Football a trip to UNH for the championship in Div II! As expected, a true battle on the gridiron as we had to hold off multiple efforts by the opposition. Great offensive and defensive prowess, coupled with a key 40 yd FG late in the first half were the catalysts required to propel us to the final showdown on Saturday, November 19th.

### DON'T MISS THE FINALS!!!!

**Bow v Plymouth at UNH, Saturday, November 19 at 2:30 for Division II Championship!**

### BOW VARSITY FOOTBALL BEATS JOHN STARK REGIONAL HIGH SCHOOL

Game Date Nov. 5, 2016  
Score: FALCONS: 27  
JOHN STARK REGIONAL HIGH SCHOOL: 21



An exciting beginning to post season for Bow Football earned us a trip to Hanover! After a slow start, the rest of the afternoon certainly was entertaining for the fans, as we came from behind, scored a defensive TD-a rare commodity in football, and held off multiple attempts by our opposition.



**Blue Christmas at Bow Methodist Church**

A Blue Christmas service will be held on Wednesday, December 14th at the Bow Mills United Methodist Church, 505 South St. This special service is for folks who know that this Christmas will be a difficult one, either because they have had a death in the family, a loss or broken relationship or because of painful memories of Christmases past.

Please join us at 7:00 pm for a time of special music, scripture, silent reflection and healing prayer. Light refreshments will be offered after the service.

Further info, contact: 603-224-0884.



**Holiday Sing-A-Long! Take a picture with Santa!**  
**Santa arrives at 5:15 pm! Bring your own camera!**  
**Hot Chocolate Cookies Smore's and more!**

**In the spirit of the season please bring a can of food to benefit the Bow Food Pantry. For more information call 228-2222 or visit [www.bow-nh.gov](http://www.bow-nh.gov).**

(Fortin cont. from p. 11) Michelle was also co-chair of this year's Annual Scholarship Auction. Under her leadership, and that of Noreen Christiansen, her co-chair, this year's auction featured a partnership with the Arts Departments of the Bow School District.

All proceeds from the auction go to Scholarships, Camperships and other community support. Camperships are given to students and community members in need who could not otherwise afford to send their children to camps, special school trips, participate in healing programs and services and the like. Congratulations Michelle!

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**BOW COMMUNITY CALENDAR**

**Through December 4** - Happy Hookers Annual Hat & Mitten Drive - Drop off at the Library

**November 28-December 31** Baker Free Library Holiday Giving Tree donations

**November 24** - Bow Police Association 8th Annual 5K Turkey Trot & Fun Walk - Bow High School 8:00 a.m.

**December 3** - Bow Garden Club Poinsettia pickup at Old Town Hall 9 a.m. - 12:00 p.m.

**November 27** - Christmas Tree Lighting - Town Bandstand 5:00 - 6:30 p.m.

**December 14** - Blue Christmas Service - Bow Mills United Methodist Church - 7:00 p.m.

**Starting November 28** - Bow Rotary Club Christmas Trees and Wreath Sale - Town Pond

**January 1st** - Bow Community Men's Club Breakfast Buffet Bow Community Ctr. 8:30 a.m. -12:00 p.m.

**The Bow Times**

can be picked up at these locations!

- Blue Seal Feeds
- Bow Mobil
- Cimos
- Merrimack County Savings Bank
- Baker Free Library
- Chen Yang Lee
- White Rock Senior Center
- Patty Lee's Kitchen
- Merrimack Savings Bank
- Hooksett Northbound (93)
- Robie's Store, Hooksett
- Quality Cash Market, E. Concord
- Veano's, Manchester St.
- Sugar River Bank, Concord Hts.
- 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

**WHITE ROCK NEWS**



**White Rock Senior Living**

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— E. Schmidt, *Saved: \$7,000*

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— K. Bisson, *Saved: \$8,916*

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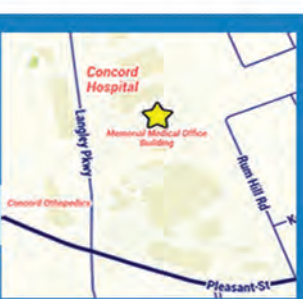


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