



The Bow Times

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FREE

SCHOOL BUDGET TO BE DECIDED AT SCHOOL MEETING ON MARCH 10

You have a chance to vote on school spending on the evening of March 10. All registered voters should attend and you don't have to have kids in the schools to vote. "The town budget has no controversies in it so if you can only attend one meeting this is the one" said Budget Committee Chairman John Heise.

- The School Board wants \$27,741,609.
- The Budget Committee says \$26,982,900.
- Only new positions were taken out of the school budget by the Budget Committee in light of the financial pressures facing Bow and the fact that there are only 26 more students in the schools.
- What did the schools actually spend last year? \$26,483,141 or \$648,844 less than they could have spent under their budget.
- The Budget Committee number

is \$500,000 dollars over what the schools spent last year.

- The major differences are that the schools got three breaks that should have reduced spending, not increased it:
 - a) The 20 year school bond issue was paid off last year saving the schools \$578,702 that does not have to be paid in future years.
 - b) Increased tuition payments from Dunbarton students add \$493,718 to the school.
 - c) Health insurance savings of \$270,446 helps reduce spending for that item.

The total for these three items alone comes to \$1,342,866 in new revenue and savings. "The Budget Committee felt the taxpayers should see the benefit of these changes rather than just ramping up school spending on new positions and wish lists," said Budget Committee Member Jeff Knight.

**NEED A RIDE TO THE MARCH 10
SCHOOL DISTRICT MEETING?**
Bryan Milazzo is volunteering to give free rides.
Call him at 219-2075.

BOW ROTARY CLUB HOSTS ANNUAL "FOUR WAY TEST SPEECH CONTEST" LOOKING FOR CONTESTANTS!

On Tuesday, March 28th at 7pm at The Community Room of the White Rock Senior Living Community in Bow the Bow Rotary Club will host its Annual "Four Way Test" Speech Contest for high school age students, including home-schoolers, from within the towns attending Bow High School and is looking for contestants.

The speech must incorporate all of the questions in the four way test of Rotary International, which says... "Of the things we think, say and do: 1. Is it the truth? 2. Is it fair to all concerned? 3. Will it build goodwill and better friendships? 4. Will it be beneficial to all concerned?"

Guidelines and applications are available by contacting Paul Rizzi, this year's event chair, at prizzijr46@gmail.com. Applications must be received by Paul no later than 3pm on Friday, March 3rd.

The Bow club awards prizes of: \$300 for first place, \$200 for

second and \$100 for third. The winner moves on to of the semi-finals in Henniker on Sunday, April 2nd at 1pm and then the top four scorers of that competition move on to the District Finals in Nashua, NH on Saturday, April 29th for a top prize of \$650 out of a total purse of \$1,700!

Rotary contest winners will be invited to give their speech to the Bow Rotary Club at its regular Friday morning meeting at the Old Town Hall in Bow on April 14th.

The meeting starts promptly at 7:30am, if you would like to join us. You may also attend the competition at White Rock on the 28th of March. We do enjoy a good crowd for this event. It's a wonderful way to showcase the talents of our local students who pick quite the interesting array of topics to speak on. You will find their views and speaking skills to be very impressive indeed. Hope to see you there and please, pass the word on that we need contestants.

POWER PLANT AUCTION DELAYED UNTIL AUGUST

The State Public Utilities Commission on February 17 announced a delay in the auction schedule submitted by J.P. Morgan. Final binding bids will now be due in early August 2017.

RIDING ALONG WHILE PLOWING A NOR'EASTER



By Chuck Douglas

During one of the February Nor'easters I had the opportunity to do a ride along on one of Bow's large dump trucks as Todd Drew did the Page Road eight mile route. For two and a half hours Todd cleared the 17 roads on that route. The cul de sacs and hammerheads on the dead end roads have to be ready for emergency vehicles or school buses to turn around.

Riding in a powerful 24 ton truck with an 8 speed transmission is quite an experience. The six wheeler has oversized heated mirrors on both sides of the truck and a back up camera to help get the job done. A \$20,000 regenerator for the exhaust burns off almost all of the emissions so you don't see plumes of smoke from the big rig.



Snow is moved by a series of levers inside the console to raise, low-

er, and angle the 1,500 pound front plow and 1,250 pound side mounted wing plow.

When salt/sand are needed the right amount from the 10 yard sand tray can be released from the controls inside. Bow uses about \$150,000 of salt a season and the trucks have a 4 to 1 sand to salt ratio. If the going gets tough the truck's chains can be dropped on the wheels with a push of a button. No more lying on your back trying to hook on chains.

With a 65 gallon gas tank the truck averages only 4 to 6 miles per gallon when plowing. There are 9 big rigs and two one ton dump trucks in Bow's plow fleet for 100 miles of road on 11 different routes.

Of course, things break and trucks can slide off the road which then slows down the process of plowing each route three times in a major storm. Todd said the best times to plow are 3 a.m. and 3 p.m. because buses are off the road and cars are not as numerous. The long hours of work and the precision of our plow crews under the direction of Tim Sweeney can be enjoyed by anyone who wants to keep them company on a ride along. You'll never grouse about the roads after you see what it takes firsthand to be able to drive in Bow in the winter..

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

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The Bow Times

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

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FACTS ABOUT BOW CLASS SIZES

By not adding a new first grade teacher our class sizes will still be well within Bow's class policy.

Currently the Policy adopted in September of 1999 calls for the following class sizes:

Kindergarten 18 or less
Grades 1 & 2 22 or less
Grades 3-8 25 or less

This policy exceeds the State Department of Education Minimum standards set forth in Ed. Rule 306.17 which are:

K-2 - 25 or less
3 -5 - 30 or less
Middle School - 30 or less
Senior High - 30 or less

For Bow the average size in 1st grade has been 16.4 students while 21 is the average for 4th grade. Thus slight class increases come nowhere near violating the state or Bow policies, but do reflect proper budget restraint in light of the powerplant issues.

Minor reduction in staff at the high school will require the teaching staff to look at those classes where only a handful of students participate. Currently Bow has no minimum class size formula. Con-

cord since January 1983 has set 15 as the minimum class size at the high school level.

Does every student have a divine right to a class of 3 or 4? Of course not. Real examples provided by the Assistant Superintendent in January are as follows for the student count:

Film making (11) students
History v. Hollywood (10)
Advanced Art (2)
Guitar (10)
Piano (10)
Metalsmithing II (3)
Intro. to Game Design (8)

In a world of limitless money the school could offer oboe, flute, dulcimer, trumpet and drums if only one student wanted it. But that is not our economic reality.

These small classes may all be continued by the administration but at least now with a reduction of the equivalent of two high school teachers some of the very small courses may have to be folded into others.

It will be their call to prioritize.

With the power plant gravy train gone this is the reality we now face.

We all want to have a great high school but some courses just can't justify the cost for a handful of students.

Chuck Douglas

For a free press, je suis Charlie

BLANCHETTE FOR SELECTMAN

Longtime selectman Harry Judd has decided to keep on running for selectman again after 15 years in office. It is time for a change.

The powerplant litigation trainwreck has been under the control of Harry and will not end well for the town. New blood is needed.

Luckily longtime Bow resident Bob Blanchette, our former Financial Director, has cared enough to run against the Judd/Walz machine.

Bob is an accountant and is the current Finance Director for the town of Plaistow -- a similar size as Bow. We need a numbers guy at this time of town history.

I urge all voters to make a change and vote for Bob Blanchette on Tuesday, March 14.

Chuck Douglas

For a free press, je suis Charlie

LETTERS TO THE EDITOR

Dear Editor,

After attending the Bow Town Meetings for the last 3 years listening to the arguments for and against building a new safety center the only consistent argument for building it at that time was that the school bond would finally be paid off in 2016 after 20 years. Although building the new safety complex would negate much of that savings and a future Bow Elementary School renovation would probably take up the rest of it at least taxes would not increase significantly. We didn't really need to worry about this since the school administration's budget proposal for 2017/2018 swallowed up the entire bond payment savings into their operating budget.

Although many people are circulating rumors about items that have been cut from the budget as a member of the budget committee I would like to try a clarify a few of these.

With enrollment projected to increase from 1614 students to 1640 (26 more students) the school administration has requested over 11 new full time positions be added to the school budget in 2017/2018 including 3.2 new teaching positions, 7.5 new classroom aids and increas-

es in hours for other various positions. With the looming issue of the power plant hanging over our heads as members of the budget committee we went through the budget line by line and decided on what we believe are wants versus needs. As a committee, we did concur that some of the requested new positions are needed (new 4th grade teacher and new kindergarten aid) but most of these new positions could be postponed (new 1st grade teacher) and with over 80 existing aids in the schools we believe that the need for more aids can be achieved within the existing staff.

Most of the cuts that that everyone is talking about are for new proposed positions, there are presently 5 teachers in 1st grade and there will still be 5 next year, there are currently 80 aids and there will still be 80 aids next year. Our budget respects the school board's own recommendation for maximum class sizes throughout the entire school system. I encourage all citizens to come out to the annual school meeting on Friday March 10th, 2017 at 7:00PM and support the budget committee's responsible budget.

Rob Hollinger, Bow

Dear Editor:

I disagree with the steep cuts proposed by the town budget committee. This would harm the quality of the Bow School System, which would in turn negatively affect property values. The school board has proposed a reasonable cut of about \$250,000, knowing that the town has financial issues and they have done their part in helping to offset this burden. The proposed cut of \$807,000 from the town budget committee is excessive and will impact the school system greatly.

Reviewing the line by line cuts, by the budget committee, shows many cuts that will result in firing of teachers, worse student-teacher ratio, removal of important skills in math, the arts, and computer literacy. These cuts will directly affect the rating of the school system.

Homes in Bow are sought by buyers in large part due to our well-respected school system. This supports our home values. If we allow our school system to be harmed this way, then we will face a loss of this reputation, and in turn decrease the value of our homes. Please come on March 10th to protect our schools from such drastic cuts proposed by the town budget committee.

Theresa Oliveira, Bow

LETTERS TO THE EDITOR

Dear Editor,

As a three year member of the Budget Committee, I was disturbed to hear comments from the school board and others that the proposed reduction of \$758,614 to the School Board’s proposed budget of over \$27 million dollars was ‘cutting the school off at the knees’ and going to severely harm the education that we give the children of Bow.

Our charge given to us by the voters of Bow in electing us to the Budget Committee is to look at the budgets proposed by both the Town through the Board of Selectmen (BOS) and the School through the School Board. With both, the Budget Committee made suggestions to both the BOS and School Board of where we thought reductions could be made in specific line items.

Select Board member Colleen Hunter presented to the Budget Committee the Select Board’s review of the reductions that we had suggested after speaking with various department heads whose budgets were affected . She gave the Budget Committee specific reasons why each of the reductions should or should not be made, which gave us the understanding that we needed to make our final decision.

With the line item reductions that the Budget Committee suggested to the School Board, from a list of possible reductions prepared for the Budget Committee by Superintendent of Schools Dr. Dean Cascadden, we received no similar feed back from the School Board. None of our suggested reductions, representing about a 3% reduction in the school’s 2017-2018 budget, were addressed to the Budget Committee.I found this to be particular odd since School Board members are represented on the Budget Committee and had seen Selectman Hunter’s presentation to us.

When a Budget Committee member asked School Board chair and Budget Committee representative, Robert Louf, about this, he answered that he didn’t know we were looking for this type of input from the School Board.

He was then asked if the School Board was going to reduce anything from the budget as proposed by the Budget Committee and he answered no.

Since our School Budget no longer has the High School Bond of \$850,000 and additional revenues from Dunbarton of \$520,000, the Budget Committee expected to see a reduced budget from the School Board for 2017-2018. We are only projected to increase our enrollment by 26 students in 2017-2018 and it is front page news to everyone in Bow that we have a looming pay-back due to the new owners of the Bow Power Plant with their appeal of the taxes we have been collecting from them.

Ironically, I saw Tim Sweeney, our Director of Public Works, at the Town’s offices. I told Tim that I was sorry if the reductions made by the Budget Committee might hamper his department’s services to our town. He told me not to worry about it, as they could make it work.

At the Public Meeting that was held by the Budget Committee to discuss the budgets, Dr. Casacad-den was asked by a member of the public if the budget proposed by the Budget Committee would hurt our school system. His response was pretty much the same as Tim’s, in that whatever they are presented with, they can make it work.

Please keep in mind that we have spent somewhere between \$10-\$14 million dollars collected from PSNH that the courts have ruled that we will have to pay back.

We need to be as tight fisted with every dollar that we spend as a town until the sale of the Bow power plant is completed sometime in August. What the exact number is, we do not know yet but we should prepare for the worst starting today.

Bobby Arnold

Bow Budget Committee Member

TAXPAYER
FRIENDLY CANDIDATES TO
VOTE FOR

Selectman ☒ Bob Blanchette

School Board ☒ Bill Kuch
(Vote for 2) ☒ Jeff Knight

Budget Committee ☒ Bob Arnold
(Vote for 2) ☒ Matt Poulin

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Bob Arnold, Treasurer, 122 Dow Road, Bow, NH 03304

(POLITICAL ADVERTISING)

Dear Editor:

Letter: Bow Spenders Always
Win

Every year, 300 Bow school supporters show up at the school meeting and pass whatever budget the school board decides it wants. They always get their way.

Meetings run late, leaving out many working folks and elderly voters. One year voters went home thinking the school budget was decided. Two-dozen voters made last-minute changes and passed a new budget.

Theresa Oliveira’s letter reeks of affordable politics. Few of us in Bow have a two-doctor income and can afford the increased taxes. Most in Bow cannot afford a \$513,000, 2-acre home with an assessment that only increased 2 percent last year. Bow is becoming an exclusive enclave. My untouched 41-year-old ranch on one acre in need of much work saw a 16 percent increase in assessment.

Olivera’s letter makes light of the impending financial crisis with the power plant and ignores the fact that most Bow taxpayers cannot afford the luxury of this ignorance.

Speaking of assessments, Bow selectmen and the assessor have instituted the practice of “statistical assessment.” The short definition of “statistical assessment” is turning on a computer, running a program that looks at recent sales, averages them and magically raises your assessment unevenly. I have asked numerous times how my assessment increased when other homes of similarly assessed value, once more than mine but now less than my assessment, have gone up by single digits. No answer from the assessor. One selectman offers “alternative facts.”

The bottom line: Bow taxes can and will be raised at will.

Bryan Milazzo, Bow



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2017 Town of Bow Candidate Information

Selectman (1): Harry Judd (incumbent) Robert Blanchette, Jr.	School Board (2): June Branscom (incumbent) Ginger Fraser Jeff Knight Bill Kuch Bryce Larrabee
Budget Committee (2): Robert Arnold (incumbent) Matthew Poulin Marc Van De Water Mark Zerba	School Moderator (1): James Hatem (incumbent) School Treasurer (1): Mark E. Lavalle Trustee of the Trust Funds (1): John C. Caron
Library Trustee (1): Marc Van De Water	

Due to length these had to be shortened for publication.

ROBERT BLANCHETTE, JR. – CANDIDATE FOR SELECTMAN



Political Experience: Thirty-seven years of local government work experience, with twenty-six of those years in finance. Served as Pelham Budget Committee Member, Pelham State Representative, Concord School Board member, and Bow Trustee of the Trust Funds.

Education: Graduated Magna Cum Laude with a Bachelor of Science Degree in Accounting from Franklin Pierce University.

Profession: Finance Director in the Town of Plaistow

Organizations/Affiliations: New Hampshire Government Finance Officers Association (GOFA)

Family Information: Married to Lisa, an art teacher at Chester Academy, for 18 years. I enjoy spending time with my niece and nephews.

Why are you running for an elected office in the Town of Bow?
I have been a resident of Bow for the past fourteen years and I am concerned about our community. I see a need for change and I want to help make that change with much needed new ideas. I have the qualifications to be selectman and I am looking forward to serving the community.

What do you think are the top three (3) issues facing the Town right now?
The reality of the Eversource power plant; the need for businesses on

Route 3A; and the need to lower (not increase) property taxes.

How will your skills/background contribute to the position you are running to fill?
My qualifications and work experience contribute to have the most qualifications for a first-term Selectman. I am ethical and well-versed in all state statutes. As the former Finance Director of Bow, I offer a unique perspective. I know what needs to be done and am willing to work with my fellow board members to do that.

HARRY JUDD – CANDIDATE FOR SELECTMAN



Political Experience: Bow Selectman, 2002-present; Bow Planning Board; Bow Business Development Committee; Bow Public Safety Building Committee; Bow Community Building Committee; Bow Conservation Committee; Bow Energy Committee; Bow Budget Committee; Bow Town Governance Committee.

Education: BA, University of Wisconsin; JD, University School of Law

Profession: Lawyer & successful business owner with national practice

Organizations/Affiliations: Bow Rotary; Bow Boy Scout Troup 75; Chairman of the Board, A VOICE (N.G.O. on an Indian Reservation in Montana)

Family Information: Married to Mary Beth Walz for 36 years; 5 children: Colin, Emily, Hannah, Hilary, and Evan

Why are you running for an elected office in the Town of Bow?

I have lived in Bow for 27 years. Mary Beth and I raised our children here and have benefitted from the quality of life that makes Bow special. I believe every citizen should find a way to give back to the community. Finding opportunities to use my professional training and experience by serving as a Selectman and in volunteering for boards and committees is my way of giving back to my community.

What do you think are the top three (3) issues facing the Town right now?
1. We need to continue our effort to attract new commercial investment to off-set the ever declining value of the Merrimack Station.
2. Our effort to identify and plan for future investments and improvements is a major planning tool needed to avoid tax spikes and adequately meet our infrastructure needs.
3. We need to continue the close working relationship between the Town and the School District so our schools continue to be a reason families move to Bow, keeping our community active and our property values strong.

How will your skills/background contribute to the position you are running to fill?
I believe employing my legal skills for the Town has assisted in avoiding problems, and limiting the cost of relying on outside legal assistance. My business experience, including the utility and energy fields, helps shape the decision-making process for the Town.

ROBERT ARNOLD – CANDIDATE FOR BUDGET COMMITTEE



Political Experience:
Currently a member of the Budget Committee

Education:
Graduate of UNH School of Business and Economics
Profession: National Sales Manager for LionWise Point of Sale Software
Organizations/Affiliations:
25 years as a board of director for the NH Lodging & Restaurant Association; Past President and Board Member (10 years) for the Concord Boys & Girls Club; Past President and Board Member for the NE Ice Cream Restaurant Association; Past Board Member for the Concord Chamber of Commerce.
Family Information: Married 32 years to the love of my life and soul mate, Heidi Norton Arnold.

Why are you running for an elected office in the Town of Bow?
I wanted to be involved in helping Bow maintain a stable tax rate for its citizens while still providing all necessary town and school services that make Bow attractive to new home buyers and businesses.

What do you think are the top three (3) issues facing the Town right now?
1. The payback of taxes that were collected from PSNH, which could possibly be \$14M.
2. Maintaining a great school system that is within our means as a town.
3. Attracting new business to our town, especially the Route 3A corridor.

How will your skills/background contribute to the position you are running to fill?
I recognize that a board is made up of individuals with different opinions and backgrounds.
We must reach a consensus by agreeing to disagree but not disconnect from each other.

MATTHEW POULIN – CANDIDATE FOR BUDGET COMMITTEE



Political Experience:

Currently on the CIP Committee in Bow

Education:

Northeastern University, 1986-1990; University of Southern Maine, 1992-1995, BA in Sociology.

Profession: Insurance Sales owner/operator of Reliable Insurance Solutions, 5 Hills Ave., Concord.

Organizations/Affiliations: NHAIA; San and SIAA; MDRT; Knights of Columbus; Pioneer Sportsman, Inc.

Family Information: Fiancé Emily Bibbo; David Poulin; Thomas Poulin; Gloria Bibbo; Caroline Bibbo

Why are you running for an elected office in the Town of Bow?

Having put 4 kids through the Bow school system, I feel it is my civic duty to give back to the town. With many years of management and business ownership, I feel those experiences will enable me to assist not only in the growth of our town, but its proper fiscal management. The emphasis will be on a level tax base moving forward.

What do you think are the top three (3) issues facing the Town right now?

1. Taxes
2. Fiscal Management
3. Commercial growth

How will your skills/background contribute to the position you are running to fill?

With 20 plus years in management and running my own agency, proper budgeting is essential in a successful business model.

After a year on the CIP committee I see a need to get more involved in the day-to-day operations of our town.

MARC VAN DE WATER – CANDIDATE FOR BUDGET COMMITTEE AND LIBRARY TRUSTEE



Political Experience: Currently, and frequently, disappointed Independent voter. Prior to moving to Bow in 2004, I was a member of the Hooksett Sewer Commission, and on the Board of Directors at Granite Hill.

Education: Bachelor of Arts, Magna Cum Laude, 1985 from SUNY Binghamton; triple major in Philosophy, Law & Society, and Human Services & Society. Doctor of Jurisprudence, 1987 from University of Houston College of Law.

Profession: Attorney and owner of Van De Water Law Offices, P.L.L.C.

Family Information: Happily married to the same (less happily married) wonderful wife AnnMarie for over 30 years, and proud father of four amazing daughters. Crazy owner of a dog, six cats, and a bunch of chickens.

Why are you running for an elected office in the Town of Bow?

I am running for the positions of Library Trustee, and Budget Committee member, as the kids are getting older and mostly off to college and out of the house starting their lives, I finally have the time to be able to try and give back to the Town that has been our family's home since 2004.

What do you think are the top three (3) issues facing the Town right now

1. The almost \$15 million Bow power plant litigation loss
2. Bringing the community together in light of the Presidential and State election results
3. Increasing the economic development and keeping taxes as low as possible while meeting the needs of the Town's residents and student students, and addressing the impact of the litigation loss.

How will your skills/background contribute to the position you are running to fill?

I am an avid (compulsive, according to my wife) reader, and I love and actively use the Baker Free Library. I look forward to working with the other Trustees, Lori, and

the rest of the Staff to continue to encourage the Town's residents to read and learn through the many resources and programs offered at the library.

MARK ZERBA – CANDIDATE FOR BUDGET COMMITTEE



Political Experience:

This would be my first elected position.

Education:

Keene High School; Bachelor of Science in Business Administration, University of NH

Profession: Claims Manager, Amica Insurance

Organizations/Affiliations:

Bow Athletic Club; Chartered Property Casualty Underwriter (CPCU)

Family Information: Married to Alexandra Zerba, one daughter (Anna) in 2nd grade

Why are you running for an elected office in the Town of Bow?

I want to help ensure that Bow practices fiscal responsibility while not losing sight of the fact that the quality of the Bow schools is one of the most important factors in families' decisions to live in or move to Bow.

What do you think are the top three (3) issues facing the Town right now?

The continuing loss of future tax revenue from the Merrimack Station and the consequences of the court decision over assessed values present challenges that Bow is dealing with now will be dealing with in future years.

It is incumbent upon Bow's elected officials that we identify solutions that balance the needs and interests of all taxpayers.

How will your skills/background contribute to the position you are running to fill?

My family and I moved to Bow in 2012. We have gotten to know many wonderful people in the community and have been thrilled with what Bow has to offer. With this com-

munity spirit and my background in over two decades of business and management experience, I am well equipped to serve the residents of Bow on the Budget Committee.

JUNE BRANSCOM – CANDIDATE FOR SCHOOL BOARD



Political Experience:

Two (2) terms on the School Board – 911 committee; Budget Committee member or alternate representing the school board for the last four (4) years; Capital Improvement Plan committee member and/or alternate representing the school board for the last five (5) years. Town of Bow – 911 committee; Sign committee; Business Development Commission 2016-present.

Education: Haverhill High School, Haverhill, MA; U Mass Boston Harbor Campus, BA – Anthropology; Antioch of New England. M.Ed; Kathy Roosa School of Real Estate, Real Estate Agent.

Profession: Real Estate Agent, Berkshire Hathaway Home Home-services Verani Realty

Family Information: My husband and I moved to Bow in 1981 when our son was about 10 months old and our daughter was 5. Both children were born in Weare. We have lived in Bow for 31 years and been married for 49 years. My granddaughter will be 12 and is quite the equestrian. When my daughter was in elementary school I started Girl Scout Troop 722. When Zach was in first grade I became a cub scout leader. In addition to our two adult children and one granddaughter we have a 2-year old yellow lab from the Grandvisa Labrador Retrievers located in Bow and a loving six (6) year old cat.

Why are you running for an elected office in the Town of Bow?

I served 6 years as a School Board member and served for the last two years as Vice Chairman. I am proud of our accomplishments during my six year tenure. There are several projects coming along that I would like to be a part of, such as the renovation of the Bow Elementary School. There are many moving parts to a school and as a school board member, it takes time to learn

CANDIDATES CONT. ON PG. 6

CANDIDATES CONT. FR. PG. 5

about them and then to be effective.

What do you think are the top three (3) issues facing the Town right now?

Bow has many issues to deal with. In the school, I see the following three issues as of utmost importance:

1. The budget – trying to keep it tax neutral or slightly below tax neutral, while maintaining the same level of excellence we have had over the years.

2. Bow Elementary School Renovation – the school needs the following: a sprinkler system; new roof; new/updated heating and cooling system.

3. Continuing to maintain the standards of the school – the school has an excellent ranking and reputation, which attracts homebuyers and businesses looking for a town with a good school system.

**GINGER FRASER –
CANDIDATE FOR SCHOOL
BOARD**

Political Experience: School Board, 2013-2016; subcommittees include Bow Schools Foundation, Wellness Committee, BESS Negotiations; and NH School Boards Association. Budget Committee, 2010-2013; subcommittees include the Bow Town Employee Benefits Committee and the Bow/Dunbarton SAU Planning Committee

Education: BS Accounting

Profession: Bookkeeper for multiple companies, mostly non-profits

Organizations/Affiliations: Bow PTO Treasurer for 7 years (2001-2008)

Family Information: Bow resident since 1990; Husband Tim and two children

Why are you running for an elected office in the Town of Bow?

The Bow School system is without question the town's greatest asset. It has given both of my children an excellent education, from kindergarten through graduation. My goal as a School

Board member is to continue to help lead our community in offering one of the best educational experiences in the state of New Hampshire.

What do you think are the top three (3) issues facing the Town right now?

1. Continuing to offer the highest quality education as we have in the past, at the same time finding that delicate balance between cost and benefit.

2. The PSNH lawsuit.

3. We all need to learn to work together as our town has become too divided on important issues.

How will your skills/background contribute to the position you are running to fill? I believe my experience is what voters should be most aware of in deciding to support me. From PTO treasurer, to Budget Committee member, to School Board member, I have a strong background to make informed decisions for all of our residents.

**JEFF KNIGHT –
CANDIDATE FOR SCHOOL
BOARD**

Political Experience: Budget Committee

Education: MBA

Profession: CPA

Family Information: I have lived in Bow for over 25 years. I have two (2) sons, 29 and 27, who went through the Bow School System, including the new high school, which is not so new. They both received a wonderful education and learned life skills that will last them a lifetime. Both went on to college and received four (4) year degrees. Both hold steady jobs, one in Boston and one in Concord. Bow High School did a great job in preparing them for college and life.

Why are you running for an elected office in the Town of**Bow?**

The reason I would like to run for School Board is to help our great town continue to offer an excellent quality education, at a fair price. With my business background and experience from being on the Budget Committee for three (3) years, as well as being on the CIP Committee for three (3) years, I believe I can help make a difference.

How will your skills/background contribute to the position you are running to fill? I am a good listener and am the type of person who believes in open communication with parents and taxpayers. In life, we are all problem solvers and I think that in today's society, the education of our young people is very important. The issues that our school system faces are going to be challenging in the classroom, as well as with their physical plant. There are renovations that need to be done to the elementary school and I feel that my background in construction will be able to help. Also, with teachers contracts coming up soon and having had over 20 years' experience in negotiating contract settlements, I can help in that process. I would ask for your support and hope you would vote for me on March 14, 2017

**BILL KUCH – CANDIDATE
FOR SCHOOL BOARD**

Political Experience: State Representative 2015-16; 2017-2018

Education: Hudson Valley CC; Rivier College

Profession: Retire Senior VP Lightspeed Technologies

Organizations/Affiliations: Vice President, Bow Community Men's Club; Member and former Director, Pioneer Sportsman, Inc.

Family Information: Married to Janis, 49+ years; Daughter Krista and son-in-law Mike live in Bow with their children Taylor (11); Blake & Chase (both 8), who attend Bow schools.

Why are you running for an elected office in the Town of Bow?

To maintain our excellent education system with an eye towards controlling costs so that taxes remain reasonable. I have the time to participate and bring my business and local government experience to the table.

What do you think are the top three (3) issues facing the Town right now?

1. Financial impact of the Court tax assessment decision of the Bow power plant

2. Encouraging businesses to move to Bow

3. Have better open communications with parents and taxpayers. Continue support for the schools while recognizing the financial impact this has on retired and fixed income taxpayers.

How will your skills/background contribute to the position you are running to fill?

I have a business background as well as civic group services and three years in the State Legislature. I can disagree without being disagreeable. I am a good listener who can work with various groups who are jostling for my support in the House, which I can do in the school environment as well.

**BRYCE LARABEE –
CANDIDATE FOR SCHOOL
BOARD**

Political Experience: None

Education: Post Graduate Degree (Juris Doctorate)

Profession: Attorney (In House

CANDIDATES CONT. ON PG. 7

CANDIDATES CONT. FR. PG. 6

Counsel). I have been practicing law for about twenty years. The first seven years after law school I worked at several law firms (most recently McLane Middleton in Manchester) where I handled civil litigation. The last 13 years I have been employed in the legal department at an insurance services company in Manchester. My primary responsibilities include managing civil litigation across the country and working on corporate acquisitions (including due diligence into the potential purchase of multimillion dollar companies, as well as preparing the final acquisition contracts). I have negotiated resolutions of hundreds, if not thousands, of legal disputes, many of which are seven or eight figure disputes.

Why are you running for an elected office in the Town of Bow?

Nine years ago, my wife and I were living in Concord and were not satisfied with the school system. Thus, we decided we would relocate from Concord to a community that had the best public education system in the area.

What do you think are the top three (3) issues facing the Town right now?

The top three issues facing the School (as I am running for School Board) are:

1. The ability to maintain a highly regarded educational system that has the least burden on the taxpayers of Bow.
2. The need to create an environment in Bow where those that do not have children in the school system still feel a bond to the school and community.
3. To best utilize all resources in the community we need to see better communication and interaction between the school and other organizations in town such

as Bow Parks & Recreation and Bow Athletic Club, among others.

How will your skills/background contribute to the position you are running to fill?

First, I believe we may be the only family in town that in 2017-2018 school year we will have children attending all three schools (BES, BMS, BHS). Second, I have learned an enormous amount about Bow and its taxpayers through my actions on the Bow Recreational Needs Committee, as well as Director of Basketball Operations for Bow Athletic Club. Finally, in my professional capacity as an attorney, and in particular a negotiator, I believe my background in law will provide an ability to help the school system secure better contracts and better services through negotiation.

**JOHN C. CARON –
CANDIDATE FOR
TRUSTEE OF THE TRUST
FUNDS**

**JAMES HATEM –
CANDIDATE FOR SCHOOL
MODERATOR**

**MARK E. LAVALLE –
CANDIDATE FOR SCHOOL
TREASURER**

**SAFETY MESSAGE FROM**

**Mitchell Harrington
Deputy Chief | Fire Department**



An often forgotten part of a New England Nor'Easter clean up is our chimneys and exhaust vents. Newer and more efficient heating appliances discharge exhaust at much lower temperatures than ever before. These low temperature direct vents may easily become blocked or restricted after a blizzard. A blocked exhaust vent can cause hazardous carbon monoxide to build up in your home. Please take a few minutes to assure these vents are clear of snow.

**MERRIMACK COUNTY SAVINGS BANK PROMOTIONS**

**Kristin Clark Promoted to
Mortgage Loan Originator**



Kristin Clark has been promoted to Mortgage Loan Originator at Merrimack County Savings Bank (the Merrimack). Previous to this position, Clark was Branch Services Manager at the Merrimack's main office located at 89 North Main Street in Concord. Clark will be working out of the same office as Mortgage Loan Originator.

"Kristin brings a fresh perspective to this role, and we're all very pleased she has joined our mortgage lending department," commented Mark Chalifour, V.P. of Residential Mortgage Sales. "She dedicates herself to each home owner's unique needs and has already established great rapport with many of our customers. She is an excellent addition to our sales team."

**Jenifer Williams Promoted to
Mortgage Loan Originator**



Jenifer (Jeni) Williams has been promoted to Mortgage Loan Originator at Merrimack County Savings Bank (the Merrimack). Previous to this position, Williams was Assistant Vice President, Branch and Business Development Manager of the Moultonborough office for Meredith Village Savings Bank (MVSBS), sister bank to the Merrimack. In her new role as Mortgage Loan Originator, Williams will work out of the Merrimack's newest office in Hooksett, located at 360 Londonderry Turnpike on Route 3, currently under construction and opening in the spring. "We're excited to have Jeni join us in the Merrimack lending department," commented Mark Chalifour, V.P. of Residential Mortgage Sales.

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TRAVEL TALK - LET'S TAKE A CRUISE!

By Chase Binder

Every so often—say, every other year or so—I get Bud to take a cruise. It's not that he doesn't love mounds of delicious food, or unpacking once and seeing scads of great destinations, or having a dizzying number of activities and entertainment options available from dawn to dusk. It's just that he's an old-fashioned landlubber. He finds great comfort in having his feet on dry land.

Not to boast, but I've been pretty successful. We've enjoyed two blissful Transatlantic sailings, a scenically stunning cruise up the coast of Norway, a sunny Mediterranean cruise, a fascinating cruise around the Baltic Sea—to name a few. Each one has been a great experience, but each one has also required meticulous planning and attention to detail.

I always start with destination. Although we know some uber-dedicated cruisers who hop on the same ship for the same itinerary time and again, we are of a different ilk. For Bud to get on a ship, there has to be a compelling itinerary, a series of destinations that are best seen by sea instead of by land. Cruise lines and third-party booking websites like cruisesonly.com or cruises.com get this, and the first search component they offer is destination. I begin at a third-party website, pick a destination, then see what cruise lines ply the waters in that area of the world.

The cruise line itself is the next critical choice. Some, like Norwegian Cruise Lines or Carnival, have reputations for mass-market appeal. Massive ships, a seemingly impossible number of passengers, vast buffets—all at fabulous prices. Oth-



Chase Binder

ers, like Crystal and Seabourne, aim for a sophisticated, well-travelled clientele who enjoy exclusivity and are willing to pay for it. The former tend to have larger ships, the latter go small and intimate. All this being said, most lines have learned how to manage throngs of people. There may be 5,000 on board with you, but it probably won't feel like it. Can't decide or want more detailed info? Join a free review website like cruisecritic.com and get into some real-time conversations with actual passengers.

Now comes timing. When to go? How long to be afloat? In general, cruises of a week or less appeal to younger vacationers as well as families restricted to school vacations. If you are looking for a tranquil experience, never *ever* book a Caribbean cruise on a school vacation week (normally third and/or fourth week of February) or at college spring break time (often the third week in March). Cruises of ten days or longer appeal to older pas-

sengers, and once you get into two weeks or more, virtually everyone on board is retired—and this can set the tone for the cruise, no matter how young and peppy the cruise staff may be.

The cruise industry also has “seasons”. Generally, ships ply the Mediterranean and Baltic Seas and Europe in the summer, the Caribbean in the winter. This means the fleets must be repositioned twice a year. In June, they head from Florida home ports over to Barcelona and other European ports. In November, they come back. Since the ships are sailing anyway, the prices on these repositioning itineraries can run 40-60% below normal. The catch? You have 5-6 days at sea, crossing the Atlantic. Bud and I love these relaxing days—we take our Kindles, find loungers, and enjoy serene afternoons napping and reading. Sound appealing? Visit repositioningcruise.com for more info.

The final two keys to success are comfort and budget. Bud can be a bit claustrophobic, so I always book stern cabins—the balconies are large enough to accommodate two loungers as well as a table and chairs for games of cards or dominoes. But others we know, true cruise addicts, always book “inside” (i.e. no windows) cabins at the lowest possible price. For example, a 17-day Barcelona to New Orleans repositioning cruise cost us \$1300 pp for a stern balcony, but an inside cabin went for \$635 pp. If you use your cabin solely for sleeping and spend the rest of your day enjoying the ship, that works! Your cruise price will include your cabin and all meals—but anything

and everything else will cost dearly. We avoid obvious ploys like “art auctions,” “sales” on jewelry or high-end clothing/accessories, and booking “specialty” dining rooms. Managing bar bills, internet fees, spa costs and general tipping takes some research and planning. Check for promotions that might include all tips (can save \$3-400), alcoholic drink packages, two-for one spa offers and such. We often book our own shore excursions, saving *lots* of money and getting more individualized experiences (visit cruisecritic.com for tips and contacts info). Always join the cruise line's loyalty program—it often gets you access to free cocktail parties and other special events, plus earns you discounts on future cruises.

Lastly, it pays to arrive at your departure port a day or two early, especially if you are leaving from a foreign port. If you miss a connection, the ship *will* leave without you! As for our next cruise, we're booked in November on a new repositioning itinerary for Celebrity's Millennium-class Infinity—a full transit of the Panama Canal departing from Florida and finishing up in Valparaiso, Chile. How better to visit the countries along the northwest coast of South America...and what fun to see the new Panama Canal?



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BEST WAYS TO GET IN SHAPE IN 30 DAYS

BY JIM OLSON

You feel as though you're in pretty good shape, right? Then all of a sudden you realize that summer is looming, or a special event like a wedding or a class reunion. At this point you're wishing you could jump start your routine to get in even better shape. The clock is ticking, what now?? Schedule all of the dates & times that you have to exercise in the next 30 days. If possible, utilize the morning hours for your first workout of the day. This is the best time to work out and eliminate opportunities for interruption. This will also jump start your metabolism for the day and give you a natural endorphin high!

Can you fit in 2 workouts a day during this time period? If so, do it! This helps maximize your results! On days you are able to fit in 2 workouts, make the morning session a full cardio session, 30 - 45 minutes. Make the second workout a resistance training and cardio session. Workouts that you enjoy are the best to do when you are trying to accelerate progress. Pick your favorite music, the beat that you can't help but move to when you hear it. If you are bored, you probably won't stick to it.

For maintenance: 3-4 days/wk, 20-30 min. per session of cardio is



Jim Olson

recommended.

For maximum Fat Burning: 5-7 days/wk, 30-60 min per session. Any type of continuous cardio will do: fast walking, jogging, bicycle, elliptical machine, rower, stairclimber, etc. Use a trainer that can personalize a workout just for you to ensure that your needs are met and meet your goals in a healthy and safe way. A trainer will also assist in keeping you motivated and accountable.

Don't forget your nutrition... Portion control is of utmost importance when you want to

see progress fast. Your hand can become your measuring tool for all food if you don't have a food scale. Your brown rice, sweet potatoes, and any starchy carb should equal the size of your cupped hand. Your hand open flat should be the size of protein/meat, which should be grilled, baked or sautéed. Your green leafy vegetables, broccoli, asparagus, spinach can be the size of both of your hands side by side.

Just because you're monitoring your diet does not mean you should skip meals. Eat frequently!

Your first meal should be within one hour of waking or one hour after doing your morning workout. Your meals should be consumed every three hours, which will keep your metabolism high and your body burning fuel efficiently. Eat only food items you can wash. This means no processed foods, breads or pastries for the next 30 days. While you're at it, that's a good rule to follow after the 30 days are up!

The benefits of frequent eating include:

- Faster metabolic rate
- Higher energy levels
- Less storage of body fat due to smaller portions
- Reduced hunger and cravings
- Steadier blood sugar and

insulin levels

f. More calories usable for muscle growth

g. Better absorption and utilization of nutrients

If you've been skipping meals or only eating the traditional breakfast, lunch and dinner, start eating more often. Simply reduce your portion sizes and make sure you include protein with every meal.

If you've tried 5-6 meals a day before and couldn't stick with it because it was too much work, get back to it! If you want to get leaner in 30 days, you have to take advantage of every weapon in your fat burning arsenal. Keep working hard. Pump up the volume AND the cardio. Invest in a trainer. Utilize all resources to get in the best shape you can, in time for your big event.

Would You Like Some Help with Your Fitness?

Would you like to improve your body and/or overall fitness? Are you ready to look better, feel better, increase your self confidence and improve your overall quality of life? Please feel free to call or email me now and I would be happy to help you with anything that you need. Have a fantastic day!

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BOW GARDEN CLUB

By Joyce Kimball

BOW GARDEN CLUB ANNOUNCES NEW OFFICERS

New officers were installed at the Bow Garden Club's Annual Meeting on December 10th. Officiating was Joyce Kimball, a current Bow Garden Club member and a Past-President of the New Hampshire Federation of Garden Clubs, Inc. During the installation ceremony, the new officers were presented with candles or "garden lights" and were reminded that in the same way flowers and plants need light to survive and flourish, the garden club needs them to "light the way" in order to prosper as they perform their duties and responsibilities during the new term.

The officers who will serve during the Bow Garden Club's 2017-2019 term are: Beverly Gamlin, President; Sharon Pearce, Vice-President; Bonnie Addario, Recording Secretary; Barbara Downie, Treasurer. The club will begin their new year of membership meetings and educational programs on April 14, 2017. Information about the club can be found at www.bowgardenclub.org.

The Bow Garden Club is now in the process of finalizing the educational programs it will be offering members and guests during the new garden club year which begins next month.

Dave Murray of the Murray Farm Greenhouses in Penacook will start off the year in April making us aware of all about the new plant varieties that have recently become available and will answer our questions on how to best care for our container and bedding plants.

And the final meeting of the year in November will feature Kevin Skarupa, WMUR-TV meteorologist. Skarupa will share his vast weather knowledge and a some of his fascinating weather-event stories with us that evening.

The in-between months will include educational programs on "Easy Rock Gardening for Our Region", "All About Dragon Flies & Damsels", "Mushrooms and Fungi" and "Bears in Your Backyard!" Something for everyone!



Bow Garden Club 2017-2019 Officers: l-r, Barbara Downie, Treasurer; Sharon Pearce, Vice-President; Beverly Gamlin, President; Bonnie Addario, Recording Secretary

Bow Garden Club meetings are held on Monday evenings beginning at 6:00 p.m. with social time and refreshments, followed by the featured educational program at 6:30 p.m. The programs run approximately one hour in length, including the Question & Answer portions; Following each program, a brief business meeting of the club is held with the meeting customarily being adjourned at approximately 8:00 p.m.

Do consider attending one of our club's meetings to enjoy the featured educational program and

to learn a little more about us. You do not need to be a resident of Bow to attend these meetings or to join the club, nor do you need to have previous gardening experience. We are all there to learn from each other!

Our membership consists of women and a few men of various ages, interests and skills with everyone having something to contribute to others and something to learn from other members as well. For more information about the Bow Garden Club, please visit www.bowgardenclub.org.

COLLEGE EQUALS OPPORTUNITY (CEO) SCHOLARSHIP APPLICATION NOW AVAILABLE

In partnership with outstanding business leaders from New Hampshire companies, The NHHEAF Network Organizations announces its 2017 College Equals Opportunity (CEO) scholarship program is accepting applications through Friday, April 21. This annual scholarship program awards \$2,500 scholarships to rising college juniors and seniors from New Hampshire with demonstrated outstanding leadership abilities, commitment to community service and academic excellence.

Eligible scholarship applicants must:

- Be a New Hampshire resident entering their junior or senior year as a full-time student in college (in-state or out of state) in the fall of 2017.
- Have a current grade point average (GPA) of 2.5 or higher.
- File the 2017-2018 Free Application for Federal Student Aid (FAFSA).

Since its inception in 2005, the CEO Scholarship program has awarded \$345,000 in college scholarships to 79 NH resident college student leaders through the generous support of our sponsors, including Tom Raffio, President & CEO of Northeast Delta Dental. "Northeast Delta Dental is proud to support the CEO Program to help New Hampshire's youth become more aware of the great benefit that a degree will have in their future. We enjoy partnering with NHHEAF and other local organizations to help make college less of a financial burden and therefore, a reality, for these students," states Raffio.

Call 603-227-5310 for information. For more information about the CEO program or to nominate a business leader to participate in the program as a supporter, visit www.nhceo.biz or visit The NHHEAF Network Organizations online at www.nhheaf.org.

KID WARNING – Fleet Supervisor Drew wants all parents to be sure their children do not tunnel into those big piles of plowed snow. As the plows do their final cut ins kids can be buried in the banks and suffocate.

Low Cost Rabies/Microchip

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Please bring a copy of past rabies certification if possible.



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BAKER FREE LIBRARY NEWS

By Lori Fisher

LOWER LEVEL RENOVATION COMPLETED!

The new spaces in the Library's Lower Level opened to the public for Candidates Night on Wednesday March 1st.

If you couldn't make it to that event, please stop by to see what your tax dollars and private donations have created. If you'd like to reserve any of our new spaces, they will be available starting on 3/2.

Please visit www.bowbakerfreelibrary.org and click on the Reserve a Meeting Room button on the right side of the home page.

2017 SCHOOL DISTRICT ANNUAL MEETING ON FRIDAY MARCH 10

Just a reminder that our annual School District Meeting will take place on Friday 3/10 at 7 pm in the BHS Auditorium. For information about the 2017 school warrant, visit www.bownet.org

TOWN CANDIDATE BIO INFORMATION AVAILABLE

We've asked all candidates who have filed to run for an elected town office to fill out and return a Candidate Information sheet so that we can distribute consistent information about all candidates to residents.

This information packet will be available at the library, on the library web site www.bowbakerfreelibrary.org, and at the Town Clerk's office.

If a candidate did not return a form, we will simply list their name and the position they have filed to run for in the election.

**Remember, elections
will take place at BMS on
Tuesday March 14th!**

SNACK ATTACK CLASS ON TUESDAY MARCH 14TH

Students in grades 5-8 are encouraged to sign up for an afternoon of making fun foods on Town Election Day when they do not have school! Starting at 3 pm, the students will learn to make Italian Veggie Dunkers, Luau Pineapple Picks, and Cheese Fondue. Register by calling the Library at 224-7113, or emailing jennifer@bakerfreelib.org.

2017 TOWN MEETING ON WEDNESDAY MARCH 15

Our annual town meeting will take place on Wednesday 3/15 starting at 6:30 pm in the BHS Auditorium. To view a copy of the 2017 warrant, visit the Archive page of the Town web site after 3/7 for a pdf of the 2016 Town report: <http://www.bownh.gov/Archive>. The Library has three warrant articles up for vote, aside from the 2017/18 budget.

A VISIT WITH QUEEN VICTORIA ON MARCH 22ND AT 6:30 PM



In 1837, teenaged Victoria ascended to the British throne, untrained and innocent. Using Queen Victoria's diary and letters, this

program reveals the personal details of a powerful yet humane woman, who took seriously her role as monarch at a time of great expansion. Sally Mummy performs this living history in proper 19th century clothing resplendent with Royal Orders. For more information, email kate@bakerfreelib.org.

PATRON QUESTION OF THE MONTH: WHAT'S THE BEST WAY TO SEARCH THE LIBRARY CATALOG?

There are three ways to search the Library Catalog, each with pros and cons:

1. Keyword Search (Search box in upper left of catalog home page).
2. More Search Options (Clickable link to right of keyword search box)
3. See What's Hot Search (Lower right of home page)

KEYWORD SEARCH: Use this search if you want a broad range of results over multiple formats of materials (books, audio books, music, DVDs, etc.). This is a powerful search but covers a lot of ground, so you will get a lot of results, which tends to frustrate people. It will search whatever word(s) you put in the search box in all title, subtitles, authors' first and last names, various notes, and a number of other fields in each catalog record.

MORE SEARCH OPTIONS: In this search option, you can customize your search based on what you know. For example, if you know an author's name but not the title you are looking for, select Author in the type of search box, and then enter their last name, first name in the search box itself. In addition, if you know what format you want, in the second tier select Material Type in the type of search box, and then select Fiction for an adult fiction book. This search will really target your results, and usually saves a lot of time!

WHAT'S HOT SEARCH: This search is useful if you want to see the new materials that have come in

over the past week to two months previous. You can refine your search by selecting the type of material, such as DVDs.

Also, remember that our Library Catalog is not like Google as far as spell checking...if you spell the name wrong, the catalog will not correct it for you! So try to make sure you are typing in the search words as exact as possible to get the best possible results.

Our Library catalog is available 24/7, and you can reserve and renew materials online by logging in with your Library card in the upper right corner of the Catalog home page. Questions? Contact us at info@bakerfreelib.org, or call 224-7113.



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SHOULD YOU CONSIDER OPENING AN IRA?

Have you ever thought about saving up for your retirement? It's never too early to start! At Sugar River Bank, we offer two types of IRA's: Roth IRA and Traditional IRA. It's best for you to speak with your tax accountant about what option better suits your needs, but here's some information to help get you started. You could open an IRA before April 15th and "catch up" from last year.

What's the difference between a Roth and a Traditional IRA?

- Traditional has the age limit of 70 ½.
- Roth has no age limit.
- Traditional IRA holders cannot make contributions once they reach age 70 ½.
- Roth IRA holders can continue to make contributions as long as their individual modified adjusted gross income (MAGI) is within certain limits determined by their federal income tax return filing status.
- Traditional contributions are tax deductible so taxes are paid when funds are distributed.
- Roth contributions are not tax deductible, but when distributed may be tax free.

Current year contribution limit:

Under age 50, \$5,500.00.

Over age 50, \$6,500.00.

What is the deadline for making IRA contributions?

For previous year contributions

you have until April 15 of the New Year.

When is a distribution penalized?

When you are under age 59 ½.

How much? 10% from the government and the bank will charge a CD penalty. If the IRA holder comes in and takes a distribution during the renewal period of the CD the bank will not charge the penalty, but the government will.

What age does an IRA holder have to begin to take Traditional IRA Minimum Mandatory Distributions?

Age 70 ½

What age does an IRA holder have to begin to take Roth IRA Minimum Mandatory Distributions?

There is no age limit on Roth IRA's; you are not required to take an MMD.

Did you know a transfer to and from like IRAs is a non-reportable transaction?

Did you know you can have as many beneficiaries as you want on an IRA?

Did you know you can have a Trust be a beneficiary to an IRA?

Did you know you can have as many contingent beneficiaries as you want but are not required to have them?

Leighann King, Branch Manager/
IRA Administrator,
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lking@sugarriverbank.com

*Please consult a tax accountant to discuss your individual situation.



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There is a lot of disagreement about climate change, but make no mistake, we are getting warmer. All of us have read plenty about the plight of our majestic moose. Ticks have taken their toll, especially on the calves. This year only 51 permits will be issued, down from 678 ten years ago. I have been successful in several moose hunts but with the herd down, I do not apply any more.

Last year was also especially tough on Brook Trout. Many ponds are classified as marginal, meaning they are shallow and oxygen is limited and many are remote ponds. Snow-fall was 12 + inches below normal so less runoff to start with. Rainfall was off by 7.54 inches and this was a bad setup as well. In Concord, we recorded 25 days of 90 degrees plus, "ouch." A lot of trout did not survive these conditions. Ponds such as Flat Mountain, Three

Ponds, Lower Hall, just to name a few, had a disaster. When the water temperatures are near 70 degrees, trout are in trouble and any trout that did survive would be in poor condition.

Our politicians do not agree on **Climate Change** but it is something that we all should be concerned about. There are many reasons our politicians do not agree on **Climate Change**, some technical and some financial, but none the less it is in fact getting warmer. The real question is this just a climate phase (which has happened before) and what if anything can be done about it?

Tragedy has struck once again on our big lake. The recent loss of lives during the Derby Weekend requires one to question whether the Derby should have been held at all. In my opinion the bottom line is that the ice was very unsafe. I understand the Derby is held on others lakes at the same time also. It attracts a lot of fishermen. I have always been an anti-derby fisherman as it affects the Salmon population on our big lakes. It adds too much pressure to an already stressed resource, the wonderful Land Locked Salmon.

By Ron Lacroix



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SUDOKU PUZZLER #5 By Ian Riensche
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1		6		7		9		3
			8					
8					6			2
	8			3		2		
4			6	2	1			7
		3		8			5	
3			9					8
					4			
2		7		6		1		5

Use logic and process of elimination to fill in the blank cells using the blank cells using the numbers 1 through 9. Each number can appear only once in each row, column and 3 x 3 block

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A WORD ON REVERSE MORTGAGES

By Donna Deos

I saw a commercial recently on TV that inspired me to speak to you about this subject. It's the one with Tom Selleck and he's talking about how he looked into reverse mortgages and found out they really are quite lovely, contrary to what you might have heard.

First, I need to state that I am not a financial expert and this is not financial advice. I believe you should always check with an unbiased financial person/expert when considering major financial decisions of any kind. Who would be an unbiased financial representative? Well, it likely would not be the person trying to sell you the reverse mortgage as they receive financial gain (commission) for selling it to you. You should go to your trusted local Certified Financial Planner/Advisor, the one who has your whole financial plan worked out for you and seek their input and advice. If you don't already have one of these, in my opinion, you should get one.

Reverse mortgages are a tool designed to enable homeowners to draw down on the equity in their home either for a lump sum payment or for a stream of income. In my experience, I find that people usually only consider this when their income is fixed and their expenses have continued to rise (through real estate tax increases, home maintenance needs, and a lack of cost of living increase in their social security or investments to offset it, most often) to the point where they are struggling to make ends meet so they look at ways in which to stay in their home. This is when the reverse mortgage becomes one viable option.

Again, I am not saying this to upset anyone. I am simply concerned with your awareness of the full picture. I know you have worked very hard for your whole life to purchase your home, pay it down and/or off and to maintain it, which can be very expensive. In many cases the equity in your home becomes your best, and for many the only, asset. That is why I would like to have you speak with a financial expert before you just sign over the rights to it to a bank who will give you additional income in exchange for it. There are other consequences to this action.

To illustrate this point, let me tell you a story of firsthand experience with reverse mortgages, by a wonderful woman I worked with years ago who I will give the fictitious name of Rose.

Rose was considering moving to Havenwood Heritage Heights (HHH), where I was working at the time helping people decide if a Continuing Care Retirement Community (CCRC) was the right option for them. CCRC's are wonderful communities that are designed for happy, healthy, truly indepen-



dent senior citizens to move to when they have a healthy desire to plan for their future needs, while no needs currently are necessary. In other words, people who could easily stay in their homes because they are managing just fine, however, they want more out of life than that. They want to know the future care they may receive is of the highest quality, they want access to an easier lifestyle where home maintenance is taken care of for them, where they are free to come and go as they please and all is taken care of. They have access to meals, to activities, to trips and entertainment, but are not required to take part in any of it if they do not wish to.

Okay, so Rose was looking at her options. She was a widow who had no children of her own. She lived on the Cape and her closest relatives were her siblings and nieces in New Hampshire. She was recently diagnosed with a progressive ailment that over time would necessitate that she receive care of some sort down the road. She now realized that being isolated on the Cape, away from her family, would be very difficult for everyone. It was a long way for them to travel and she would eventually not be driving anymore herself. What was she to do?

Well, she started evaluating her options closer to her family, which is how we met. I showed her around the two campuses, which are full of vibrant, active seniors like her and she fell in love almost immediately.

During the application process, I discovered that she had a reverse mortgage. This became a red flag for us because all communities of this sort have financial requirements that people need to meet to qualify. At HHH, when you are accepted the goal is for them to keep you there even if you run out of money - remarkable, I know! All of the for-profit organizations ship you off to the "county home" when you run out of funds to pay for care, unless they have a Medicaid licensed bed available at the time you need it. Fortunately for those of us living in Merrimack County this is not such a bad thing since the quality of care at the Merrimack County Nursing Facility is much better than the for-profit nursing homes in the state. Their reputation is second only to



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HHH.

Prior to the application process, when I had informed her of the financial requirements she thought she could meet them easily because she forgot about the reverse mortgage. She was counting its income as her income, because that fit her current situation. She also counted owning her home and her ability to sell it to use her equity in it for meeting the liquid asset requirement of the community.

In actuality, her equity in the home was greatly diminished due to the reverse mortgage and her income would be less because when she sold her home, which she needed to do ASAP to get out of further equity being drained from her net worth, that stream of income would go away too.

For a moment it seemed her dream of happily ever after near her family in her final years had been dashed. She was devastated. The

family was devastated.

I am sure the person who sold it to her really thought they had her best interests at heart and that they were doing a good thing for her.

For some people a Reverse Mortgage can be the exact right tool but for others it can be a nightmare. Rose was able to get out of that trap just in the nick of time. She made just enough money on the sale of her house to meet the requirement for joining HHH and she did live happily ever after for years among her friends and family.

I want you to be well informed and able to make the best decisions for you and your family as well. Please go visit your financial expert when anyone tries to sell you anything that may sound too good to be true. Seek out a local professional who truly will guide you in the right direction for your unique plans and goals.

MARCH 17TH AND 18TH

The Junior Service League of Concord (JSL), a non-profit volunteer organization whose mission is to help women and children in crisis in the greater Concord community, presents The Bremen Town Musicians. Directed by Karen Braz, co-founder of the award winning Children's Theatre Project and performed by the all women cast members and alumnae of the JSL. This year's annual theater production is sponsored by the Merrimack County Savings Bank, Concord Pediatric Dentistry, Concord Orthodontics, and Upton and Hatfield, Attorneys at Law.

Kids and adults of all ages will enjoy this delightful journey based on the Brothers Grimm fairy tale, which follows four aging animals

on their journey from the barnyard to becoming town musicians - even though none of them knows how to play an instrument! Hilarity ensues. Along the way, they thwart bumbling robbers, and learn the value of teamwork and friendship.

The public performances will be held on March 17th at 7:00 and March 18th at 1:00 at St. Paul's School, Memorial Hall. Tickets are \$7 or \$5 with canned goods which will be donated to local food pantries.

Proceeds from the shows will provide necessities for children in the Concord and surrounding communities. For more information about Junior Service League visit their web page: www.jslconcord.org.

BOW REAL ESTATE SALES

February 2017 Sales in Bow

23 Heidi Lane, 4853 gla, glaag 3963 5 br, 3.5 bath, 3 car att, 3.67 acres, Sold \$580,000 2/3/17

17 Marion's Way, CONDO 1852 gla, glaag 1852, 2 br, 2.0 bath, 2 car att., 0.0 acres, Sold \$422,157 2/27/17

10 Parson's Way, 2158 gla. Glaag 2158, 3 br, 2.5 bath, 2 car att., 1.32 acres, Sold \$402,400 2/10/17

10 Hooksett Tpk, 2503 gla, glaag 2128, 3 br, 2.5 baths 3 car att., 2.66 acres, Sold \$348,000 2/3/17

4 Pine Crest, 2504 gla, glaag 2504, baths, 2 car att., 1.17 acres, Sold \$305,000 2/24/17

17 Evergreen Dr, 2304 gla, glaag, 1904, 3 br, 2.0 baths, 5 car Att., 1.0 acres, Sold \$268,900 2/2/17

87 Bow Bog Rd, 1428 gla, glaag 1428, 3 br, 2.0 baths, 0 car, 2.42 acres, Sold \$259,900 2/17/16

11 Clough, 1988 gla, glaag 1468, 3 br, 2.5 baths, 2 car att, 1.03 acres, Sold \$230,000 2/09/17

4 Bow Ctr Rd (C3), CONDO, 1889 gla, glaag 1889, 3 br, 2.5 bath, 1 car att, 0.0 ac, Sold \$220,000 2/17/17

12 Allen Rd, 1290 gla, glaag 1290, 3 br, 2.0 bath', 1 car att, 2.00 acres, Sold \$215,000 2/28/17

34 Albin R, 1472 gla, glaag 1472, 2 br, 1.5 bath, 2 carport, 1.00 acres, Sold \$200,000 2/15/17

23 Laurel Dr, 2036 gla, glaag 2036, 3 br, 2.0 bath, 1 car under, 3.31 ac, Sold \$163,100 2/22/17

22 Bow Bog, 1546 gla, glaag 1546, 3 br, 1.0 bath, 1 car att., 1.03 acres, Sold \$158,500 2/3/17

18 Allen R, 1401 gla, glaag 1401, 2 br, 1.5 bath, 1 car att., 1.97 acres, Sold \$134,000 2/21/17

LAND - None Reported



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

These statistics are for all Bow Sales for the period 02-1-17 thru 02-28-17, based on information from the New England Real Estate Network, Inc; deemed reliable but not guaranteed.

Real Estate Consumers: Please click on the link and read this document, which I am required to present to you BEFORE we look at or discuss any specific real estate. <http://bit.ly/KOLvyG>

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

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

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The Osher Lifelong Learning Institute (OLLI) begins Spring Term classes March 27 in four learning sites across New Hampshire. Of the 190 courses offered, 60 are held at Granite State College in Concord or in a variety of local venues hosting field trips.

OLLI is a membership organization which offers classes, a book club, trips, game days, and the opportunity to discuss significant topics, be it great literature, music, or world and national concerns among active adults over age 50.

In the Spring term beginning in March, members may:

- View films based on great literature or films featuring dance masters of the '40s
- Hike in Bow or stroll through Old North Cemetery
- Even take a bus ride to find moose in Lincoln!
- Tour a historical cemetery, tour the federal courthouse, tour UNH research labs

Although OLLI is affiliated with Granite State College, it offers non-college, non-credit courses ranging from single sessions to six-week sessions of classes which generally last about two hours. Sometimes in a classroom and sometimes on field trips, classes are taught by volunteers who are recruited by a volunteer committee.

Presenters include retired teachers, scientists, lawyers who are teaching their passion, as well as actively employed experts and award-winners in their fields including local and national celebrities like Simon Lockwood (storyteller), Arnie Andersen (radio personality), Dudley Laufman (poet and musician) and David Hess (law). A few more examples of what they teach:

- Explore local issues -- the current opiate crisis and the colonial NH legalization of government overthrow
- Learn Reiki, Zentangles, or Tai Chi
- Modern day skills like Using your iPhone and iPad and Buying and Selling on Craigslist

Adults over age 50 are welcome to visit the OLLI website to search through our online catalog. Go to OLLI.granite.edu and click the Register button to access the catalog. Or you can pick up a print catalog at the Town Office or Baker Free Library or call the OLLI Office at 603-513-1377 to request a spring catalog.

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TRANSFERRING YOUR HOME TO YOUR CHILD, A BEE'S NEST OF ISSUES

BY BEN KINIRY, ESQ.

It's no secret many families have the desire to provide an inheritance for the benefit of their children. Also, it's arguably human nature to have the desire to benefit loved ones at the time of death. The question is how to go about creating a plan that won't create significant legal headaches or what I will call *unintended consequences*?

Additionally, in order to leave an asset to their children, people are aware they must either avoid a long-term nursing home stay (I think we can agree this is out of your hands) or take some type of pro-active action to protect an asset prior to experiencing a decline in their health (this you can certainly do).

Following are some thoughts on why families should not go it alone. The topics discussed are a few of the issues that can arise in the realm of unintended consequences of asset protection planning regarding your home. Note: this writing doesn't even begin to tap into the horrors of making a Medicaid application for long-term-care benefits after the creation of the unintended consequences (an article for another day)!

Transferring the home: Many families who are trying to accomplish asset protection planning on their own may consider transferring the family home to their child or children.

What if you transferred your home to your son?

One of the major pitfalls for this type of planning is that your son becomes the *legal owner of your home*, which creates a whole host of issues.

What if he gets sued or needs to file for bankruptcy?

What about divorce? I had a client named Bill who came to me adamant that all he needed to do was to transfer his \$270,000 condominium to his married son. He swore his son's marriage was stable, so did his son. Luckily, I was able to talk Bill out of making the transfer. Bill and I are both veterans and we kind of hit it off. The following summer he invited me to a party at his home. At the party I found out that his son's wife had been having an affair, moved in with her boyfriend and filed for divorce. Bill was really happy that I had talked him out



of the transfer, so was I.

What if your child decides to evict you from what is now *his home*? You can laugh, but I had a client (after the fact) in Connecticut who didn't think her eviction was very funny. Apparently, the son decided to move into her home, with his wife. The son's wife and his mother did not get along. The son and his wife physically pushed my client out the front door of *what was her home*.

What if your married son were to die unexpectedly after the transfer? Who would own your home at the moment of his death? **Not you.**

Depending on your age and other criteria, you may be receiving some type of property tax discount, which you will lose. Residents in New Hampshire also have a homestead right, which is gone the moment you sign the deed.

In the alternative, what if your son is doing relatively well, financially speaking, and his children apply for student loans? Now your son has an additional asset and his children may not be approved.

At this point you might be thinking "but I don't have the funds to spend on an elder law attorney" or "I don't want to spend my money on an elder law attorney". I certainly understand, so let me see if I can make a financial argument that may have you seeing it differently.

Let's run some numbers and see how your son fares in the end financially, doing it your way (riddled with all the pitfalls) verses my way (planning around the pitfalls). After all the goal is to create a larger, not smaller, inheritance, right?

For example, assume you paid \$50,000 for your home back in 1975. Today **you sell the property**

for the sum of \$250,000. At the time of the sale the closing attorney will see that your basis (what you paid for the property) is \$50,000. Since you resided in the property for all those years, you would pay **zero** in capital gains tax because under Internal Revenue Code Section 121 you are allowed a \$250,000 capital gains tax exclusion.

In the alternative, what happens if you transfer the property to your favorite son and **he sells the property**? First off, your son receives your \$50,000 basis. He, however, won't receive the \$250,000 capital gains tax exclusion and will therefore have to pay a 15% capital gains tax on the difference between the amount you paid for the property and the amount he sells it for. Using my numbers: \$250,000- \$50,000 equals \$200,000 in capital gains. Take the \$200,000 and multiply it by 15%. The devastating result is a **\$30,000** capital gains tax that was completely avoidable with proper planning (run your own formula, how much would your child pay?).

As can be seen, the transfer of the property opens your life up to a bee's nest of possibilities, which may or may not ever come to fruition, but sometimes the unintended consequences do occur. On the financial side, it's possible to calculate how much the transfer will eventually cost in capital gains taxation, which can be compared with the cost of paying a professional for planning services.



Often, there are ways to protect some of your assets, including your home, not open yourself to the bee's nest of unintended consequences and avoid the capital gains tax. The appropriate avenues often involve the use of trusts and other techniques which are very complicated and well beyond the scope of this article. The point is, with good planning, the unintended consequences, as well as the capi-

tal gains tax, can likely be avoided.

Beyond the pitfalls discussed above, there are numerous rationales for NOT doing asset protection planning (either with or without counsel) because it's so very complicated and can create legal and family issues, even in the best of circumstances. Please seek help: If you are thinking about moving forward with an asset protection strategy on your own, I want to encourage you to seek out professional help. You may be talked out of moving forward with such planning.



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UPDATING YOUR ESTATE PLAN

When should you review it? What should you review?

BY DOMINIC LUCENTE

An estate plan has three objectives. The first goal is to preserve your accumulated wealth. The second goal is to express who will receive your assets after your death. The third goal is to state who will make medical and financial decisions on your behalf if you cannot.

Over time, your feelings about these objectives may change. You may want to name a new executor or health care agent. You may rethink how you want your wealth distributed.

This is why it is so vital to review your estate plan. Over ten or twenty years, your health, wealth, and outlook on life may change profoundly. The key is to recognize the life events that may call for an update.

Have you just married or divorced? If so, your estate plan will absolutely need revision. For that matter, some, or all, of your will may now be legally invalid. (Some state laws strike down existing wills when a person is married or divorced.) If your children or grandchildren marry or divorce, that also calls for an estate plan review.¹

Has there been a loss or serious illness within your family? If so, your named executor or health care agent may have to be changed. If one family member has now become physically or financially dependent on you, that too may be an occasion for a second look at the plan.

Has your net worth risen or declined substantially since the plan was first implemented? If you have become much wealthier in the past five or ten years (or much less wealthy), that circumstance may have altered your vision of how you want your assets distributed at your death. Maybe you want to give more (or less) to charity or your heirs. A large inheritance can also prompt you to rethink your wealth protection and wealth transfer strategy.

Have you changed your mind about what your wealth should accomplish? Today, you may view your wealth differently than you did when you were younger. New purposes may have emerged for it – new roles that it can play. Following through on those thoughts may lead you to reconsider aspects of your estate plan.

Have your executors or trustees changed their mind about their roles? If they are no longer interested in shouldering those responsibilities, no longer alive, or no longer of sound mind or reputable character, it is revision time.

Have you retired, moved to another state, or bought or sold real estate? All of these events call for an estate plan check-up.

The first step in revising an estate plan is to update essential documents. Not just your will or your trust, but also your financial power of attorney and health care proxy. Review all the names: your executor; your trustee; your health care agent. Changes in your personal (and even your business) relationships may call for alterations to those choices.

The second step is to review your risk management. Does language in your will need revision? Does a trust created years ago need to be modified or replaced? Do new estate planning vehicles need to enter the picture in order to help you adequately transfer wealth, counter estate taxes, or endow charities?

What about your life insurance? Do beneficiary forms of life insurance policies need updating? Is corporate-owned life insurance coverage you once counted on now absent? Will policy payouts be sufficient enough to help your loved ones address financial issues after your death?

The third step is to make sure your assets are in sync with your plan. For example, if you have a revocable trust, have you transferred ownership of all the assets that are supposed to go into it? Have you acquired new assets that need to be “poured in?”

If you are married and it appears certain that your estate will be taxed, you may want to own some assets and have your spouse own others. Yes, the federal estate tax exemption is portable, so any unused estate tax and gift tax exemption is allowed to pass to a surviving spouse. At the state level, though, there are different rules. So if all assets are in your spouse’s name and your home state levies an estate tax, that scenario may mean higher estate taxes for your heirs than if those assets were alternately owned by either you or your spouse.²

Even if nothing major happens in your life, review your plan every five years or so. While your life may be uneventful over five years, tax law, the financial markets, and business climates may change significantly. Those kinds of shifts can impact your estate planning strategy.

Dominic Lucente may be reached at 603.645.8131 or Dominic.lucente@LPL.com.
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Citations. 1 - 360financialliteracy.org/Topics/Retirement-Planning/Estate-Planning-Basics/How-often-do-I-need-to-review-my-estate-plan [8/4/16]; 2 - time.com/money/4187332/estate-planning-checkup-items-review/ [1/20/16]

ANN DIPPOLD WINS PLATINUM AWARD

Ann Dippold, an agent with Better Homes and Gardens/The Masiello Group's Bow/Concord market, has won the company's Platinum Award based on listing and sales activity.

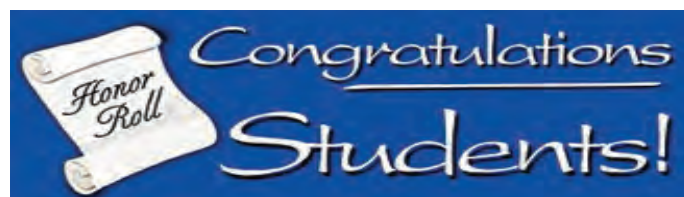
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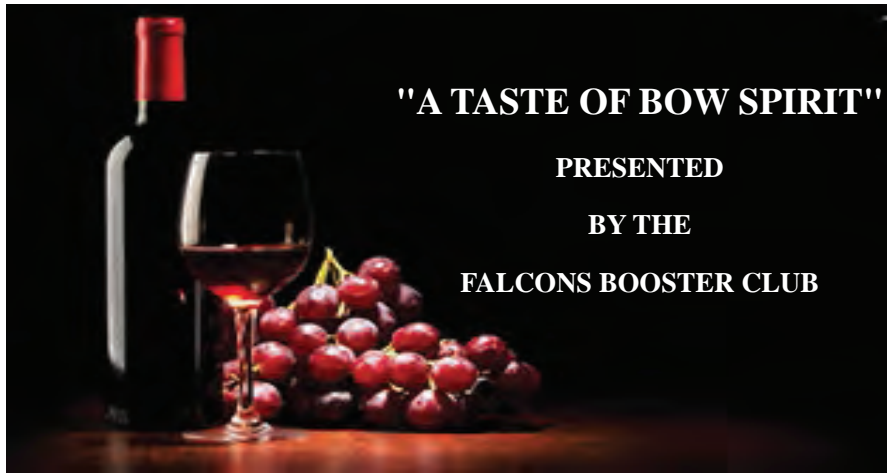
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The Falcons Booster Club is pleased to present "A Taste of Bow Spirit" Wine and Beer Tasting Event and Silent Auction on March 23, 2017 from 5:30 - 8:00 pm.

This year we will hold the event at the Baker Free Library as the inaugural event in the Lower Level and are excited to announce Moonlight Meadery, Henniker Brewery, Litherman's Limited Brewing Company, Celeste Oliva, and Lindt Chocolates as our presenters as of February 15, 2017. Attendees will also be treated to a selection of wines from around the state, the country, and the world.

As of February 28, 2017 our sponsors are:

\$500 Merlot Sponsors

Cobb Hill Construction
Sanel Auto Parts Co.

\$300 Stout Sponsors

Derry Medical Center, PA
Gary Chicoine Construction Corporation
Nelson Analytical, LLC

\$150 Chardonnay Sponsors

Bow Youth Center, LLC
Cross Insurance - Manchester
ENE Systems of New Hampshire, Inc.
LMK Emergency Planning Associates

Tickets are now available for \$45.00.

Please contact Jane Darrell at rjdarrell@comcast.net to reserve yours now.



Bow Mills
UNITED METHODIST CHURCH

2017 LENTEN LUNCHEONS

Bow Mills United Methodist Church, 505 South St., Bow, invites you to attend the 2017 Lenten Luncheon series sponsored by the Greater Concord Interfaith Council. (Info: BMUMC: 603-224-0884)

Luncheon Dates: Thursdays, March 16, 23, 30, and April 6, 12:00-1:00 pm with different speakers each series.

Tickets: Ticket price **per luncheon** is \$7.00 (tickets available at the door). Proceeds to benefit Friends of Forgotten Children, a local charity that assists families and individuals in Greater Concord with food, clothing, household goods, furniture, and holiday gifts.

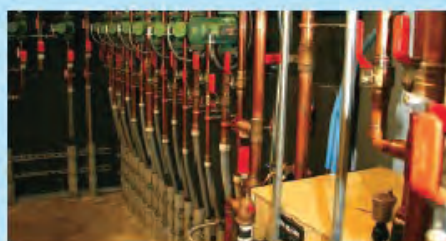
Speakers:

- | | |
|----------|---|
| March 16 | Cashmir Cranson, Director of Family Promise, Concord |
| March 23 | Rev. Carlos Jauhola-Straight, Minister of Spiritual Growth at South Congregational Church, UCC, Concord |
| March 30 | Jazz Sanctuary, a ministry of First Congregational Church, Concord |
| April 6 | Rev. Clement Kigugu pastor of Overcomers Church, provides a spiritual home for refugees who have resettled in Concord |



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BOW POLICE LOG

February 2017 STATS

Arrests - 14 Motor Vehicle Stops – 168
Warnings – 147 Citations – 21
Accidents – 11 Parking Tickets – 7
Restraining Orders – 4 Incident/Investigation Reports – 32

February 2017 Arrest Log

2/02 Gehrlein S. Mikal, 21, 248 N. Main St. Apt. # 10, Concord was summonsed for driving after revocation/suspension.

2/05 Maria Forrest, 18, 7 Windsor Dr, Bow, was arrested for three counts of simple assault domestic violence related.

2/06 David Walsh, 46, 84 Dicandra Dr, Bow, was arrested for two counts of simple assault domestic violence related, and resisting arrest or detention.

2/07 Alex Mowry, 26, 18 Monroe St, Concord, was arrested for driving after revocation/suspension, suspension of vehicle registration, and possession of a controlled drug.

2/14 Gavin R. Guay, 25, 2 Celtic St, Concord, was arrested for driving after revocation/suspension.

2/17 Gerod A. Blue, 28, 102 Park St, Apt #2, Burlington, VT, was summonsed for operating without a valid license; Alec Avery, 24, 171 Dow Rd, Bow, was arrested for driving while intoxicated and transporting drugs in a motor vehicle.

2/19 Christopher Zavala, 33, 573 Montgomery St, Apt #1, Manchester, was arrested for criminal trespass.

2/24 Daniel Rabbitt, 60, 434 Central St, Apt. #2, Franklin, was arrested for indecent exposure/lewdness.

2/26 Andrew Brochu, 18, 4 Weston St, Derry, was arrested for possession of a controlled drug; Lenora Damico, 47, 31 Sewell Hoyt Rd, Weare, was arrested for driving after revocation/suspension, suspension of vehicle registration, and misuse/failure to display plates; Edgar Colburn, 42, 94 Center Rd, Weare, was arrested on a bench warrant; Damon Garrow, 38, 450 Notre Dame Ave, Apt. #1, Manchester, was arrested on a warrant.

02/27 Nicole Miner, 31, 524 Clinton St, Bow, was arrested for two counts of theft by unauthorized taking.



LIST WITH THE LEADER

ANN
DIPPOLD
REALTOR

GRI, LMC, CBR

CELL/TEXT: 603-491-7753

OFFICE: 603-228-0151

ANN.DIPPOLD@MASIELLO.COM

10 QUESTIONS TO ASK WHEN CHOOSING YOUR REALTOR®

By Ann Dippold

Make sure you choose a REALTOR® who will provide top-notch service and meet your unique needs.

1. How long have you been in residential real estate sales? Is it your full-time job? While experience is no guarantee of skill, real estate - like many other professions - is mostly learned on the job.
2. What designations do you hold? Designations such as GRI and CRS®, which require that agents take additional, specialized real estate training, are held only by about one-quarter of real estate practitioners.
3. How many homes did you and your real estate brokerage sell last year? By asking this question, you'll get a good idea of how much experience the practitioner has.
4. How many days did it take you to sell the average home? How did that compare to the overall market? The REALTOR® you interview should have these facts on hand, and be able to present market statistics from the local MLS to provide a comparison.
5. How close to the initial asking prices of the homes you sold were the final sale prices? This is one indication of how skilled the REALTOR® is at pricing homes and marketing to suitable buyers. Of course, other factors also may be at play, including an exceptionally hot or cool real estate market.
6. What types of specific marketing systems and approaches will you use to sell my home? You don't want someone who's going to put a For Sale sign in the yard and hope for the best. Look for someone who has aggressive and innovative approaches, and knows how to market your property competitively on the Internet. Buyers today want information fast, so it's important that your REALTOR® is responsive.
7. Will you represent me exclusively, or will you represent both the buyer and the seller in the transaction? While it's usually legal to represent both parties in a transaction, it's important to understand where the practitioner's obligations lie. Your REALTOR® should explain his or her agency relationship to you and describe the rights of each party.
8. Can you recommend service providers who can help me obtain a mortgage, make home repairs, and help with other things I need done? Because REALTORS® are immersed in the industry, they're wonderful resources as you seek lenders, home improvement companies, and other home service providers. Practitioners should generally recommend more than one provider and let you know if they have any special relationship with or receive compensation from any of the providers.
9. What type of support and supervision does your brokerage office provide to you? Having resources such as n-house support staff, access to a real estate attorney, and assistance with technology can help an agent sell your home.
10. What's your business philosophy? While there's no right answer to this question, the response will help you assess what's important to the agent and determine how closely the agent's goals and business emphasis mesh with your own.

Full time, full service, experienced Bow agent
anndippold@masiello.com
Cell/text: 603-491-7753 / Office: 603-228-0151

Ann Dippold

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BOW SCHOOL SPORTS HIGHLIGHTS



BASKETBALL

BOYS VARSITY LOSE TO SOUHEGAN HS SCHOOL

Game Date: Feb 24, 2017
Score: FALCONS: 41
SOUHEGAN HS: 56

Key players: Brendan Winch (8 points, 5 rebounds), Ben Guertin (7 points, 2 steals), Matt Scanlon (6 points, 6 rebounds), Colin Plumb (4 points, 3 steals).

Coach's quote: "Give Souhegan credit, their pressure defense really got us out of what we were trying to do on offense. They took us out of our rhythm and we really never recovered. They just outplayed us." – Bow's Chris Gaudreau.

COACH GAUDREAU EARNS 100TH CAREER VICTORY AS VARSITY BOYS HOLD OFF KINGSWOOD

Game Date: Feb 21, 2017
Score: FALCONS: 55
KINGSWOOD HS: 50

Key players: Ryan Andrews (22 points), Nate Alford (10 points), Matt Scanlon (10 points).

Highlights/key moments: Alford found Scanlon for a go-ahead lay-up with 58 seconds remaining to give the Falcons a lead they wouldn't relinquish. Ben Guertin and Scanlon went 4-for-4 from line in the final minute to ice the game and give Bow Coach Chris Gaudreau his 100th career varsity win.

Coach's quote: "I'm really, really, really proud of these guys for hanging in all season and continuing to play hard. We have three games left and hopefully we can build off this

win and try to make a push for the playoffs." – Bow's Chris Gaudreau.

GIRLS VARSITY BASKETBALL WIN BIG OVER SOUHEGAN HS ON SENIOR NIGHT!

Game Date: Feb 24, 2017
Score: FALCONS: 41
SOUHEGAN HS: 24

Key players: Taylor Darrell (13 points, 5 steals, 4 rebounds), Lauren Goyette (15 points, 3-for-4 on 3-pointers, 3 steals, 8 rebounds), Sarah Martin (6 points).

Highlights/key moments: It was the fifth win in the last six games for the Falcons, who end their regular season on a high note.

GIRLS VARSITY BASKETBALL DARRELL LATE BASKET PROPELS TEAM TO WIN OVER KINGSWOOD

Game Date: Feb 22, 2017
Score: FALCONS: 41
KINGSWOOD HS: 39

Key players: Lea Crompton (14 points), Patty Nordin (9 points), Taylor Darrell (game-winning shot).

Highlights/key moments: Just two days after the Falcons suffered a disappointing two-point loss to Hollis-Brookline, Darrell converted a big bucket late in regulation to seal the victory.

GIRLS LOSE TIGHT GAME AT HOME TO HOLLIS-BROOKLINE HS

Game Date: Feb 20, 2017
Score: FALCONS: 42
HOLLIS-BROOKLINE HS: 44

Key players: Patty Nordin (13 points, 13 rebounds), Taylor Darrell (12 points), Lauren Goyette (8 points, 11 rebounds, 5 steals).

Highlights/key moments: The Falcons lost a tight one at home to snap their three-game winning streak.

SKIING

COED VARSITY NORDIC SKIING BOYS AND GIRLS TAKE 3RD AT CAPITAL AREA RACE

Game Date: Feb 22, 2017

The D-III boys (354) and girls (354) both took third at the Capital Area Race. The top finisher for the boys' team was Sully Blair, who was ninth overall. The Falcons other points arrived in a pack – Robert Ciotti (16th), Demian Kirpal (18th) and Samuel Neff (19th).

Sohani Demian (10th) was the top finisher for the girls' team, followed by Brianna Boone (13th), Isabella Urbina (14th) and Gwen Molind (18th).

COED VARSITY NORDIC SKIING COMPETE AT COACHES SERIES RACE AT PLYMOUTH

Game Date: Feb 18, 2017

BOYS' NORDIC SKIING

Coaches Series Race

Key players: Sully Blair (29th), Robert Ciotti (62nd).

Highlights/key moments: Bow took eighth, ninth and 10th place, respectively.

GIRLS' NORDIC SKIING

Coaches Series Race

Key players: Sohani Demian (36th), Isabella Urbina (47th).

Highlights/key moments: Bow finished 11th.

HOCKEY

Varsity Falls Short in Matchup of Division's Best with Keene

Game Date: Feb 18, 2017
Score: FALCONS: 3
KEENE HIGH SCHOOL: 5

Key Players: Colin Tracy, Doug Champagne and Alex Killion each scored goals to bring the Falcons within two at 5-3.

BOYS VARSITY ICE HOCKEY CRUISE PAST TIMBERLANE REGIONAL HS SCHOOL

Game Date: Feb 15, 2017
Score: FALCONS: 9
TIMBERLANE HS: 0

Key players: Doug Champagne (3 goals, assist), Chris Mead (2 goals, assist), Keegan Orzechowski (2 assists).

Highlights/key moments: Quick goals in the first and second periods put the game out of reach quickly for the visiting Owls on Wednesday.

Coach's quote: "We got the chance to mix all of the lines up and play everyone tonight while also being productive." – Bow's Tim Walsh.

SWIMMING

GIRLS SWIM TEAM FINISH SEVENTH AT STATES, SET MULTIPLE SCHOOL RECORDS!

Game Date: Feb 11, 2017

In Division II action during the morning session, it was Bow's Katie Jenkins stealing the show among local teams. Jenkins set two new schools records: a third-place finish in the 100 butterfly with a time of 59.13 and then smashing the record books again in the 100 backstroke with a time of 1:01.79. Jenkins hard work in the pool led the Bow girls to a seventh place finish as a team with a score of 73.

Bow also enjoyed standout performances from Amanda Sampo, who finished eighth in the 100 free, as well as Sonya DeLorie, who dropped nearly three seconds in her 100 butterfly to place 12th. The 200 freestyle relay team of Delorie, Sampo, Jenkins and Riley Hicks also set a school record, placing fifth with a time of 1:48.12.

WRESTLING

WINNISQUAM AND BOW MOVE TOWARD CONTENDING AT D-III CHAMPIONSHIPS

Game Date: Feb 18, 2017

The Falcons had six wrestlers inside the top four throughout the 14 weight classes, including a first-place overall finish for Zackary Anderson at 120 pounds. Bow had a fifth-place team finish with a score of 96.5.

Anderson had the only individual title for the team but the Falcons had several strong finishers. Michael York finished third at 113. Mark Borak and Jack Olson finished third at 138 and 170, respectively.

Alex Boufford placed fourth at 152 with Chris Wheeler finishing fourth at 195.

"I think it's great. We haven't been this competitive in a long time so we put a lot of work in at the junior level and it's starting to show," Coach Hoffman said. "Overall the team has really come together this year and acted like a team."

Anderson secured the title at 120 over Campbell's Benjamin LaBatt by decision, 6-3.

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	Robie's Store, Hooksett
Hooksett Northbound (93)	Quality Cash Market, E. Concord
Veano's, Manchester St.	Sugar River Bank, Concord Heights
Johnson Golden Harvest	South St. Market
Alltown Gas & Store	Wellington's Market, Main St.
Tuckers Restaurant	Bow Town Offices
Bow Recreation Building	Dunbarton Town Office



March 10th (Friday) -
School District Meeting -
Annual Meeting
and Voting - 7:00 p.m. - Bow
High School

March 14th (Tuesday) -
Town and School Election
Day Voting for Office 7:00
a.m.-7:00 p.m. - Bow Middle
School

March 15th (Wednesday)
- Town Meeting - Part II
(Deliberative Session)
6:30 p.m. - Bow High School

March 17 (Friday) School
Meeting Backup Date
7:00 p.m. - Bow High School

March 22nd (Wednesday) -
Town Meeting Backup Date
6:30 p.m. - Bow High School

March 23rd (Thursday)
Falcon Club Booster Club
Wine & Beer Tasting & Silent
Auction - 5:30 p.m. - 8:00
p.m. - Baker Free Library

March 29th (Wednesday) -
Town Meeting Backup Date
6:30 p.m. - Bow High School

**HOPKINTON TOWN
BAND IS SEEKING NEW
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Do you play a wind instrument?
Did you ever play a wind in-
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and performs a wide variety of mu-
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Jim Wojewoda, including marches,
show tunes, big band arrangements,
and classics. The emphasis is fun
and camaraderie.

There are no competitions and
no auditions, just lots of music-
making and good times. The first
rehearsal of the 2017 Hopkinton
Town Band season was on March
8 at the Maple Street School in
Hopkinton, and the band rehearses
every Wednesday evening until
the concert season begins with
Memorial Day festivities and
then Wednesday evening summer
bandstand concerts.

Please dust off your horn and
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contact band managers, Lucy
Gaskill and Melissa Mandrell,
at apertice_c@comcast.net.

**Bow Public Safety Building
Engraved Brick Fundraiser Form**

Revised 2/23/2017

The Bow Public Safety Building Supporters are currently having a brick fundraiser for a Flagpole and Landscaping of the New Bow Public Safety Building. Your name or business will be engraved into a brick and will be permanently displayed at the Public Safety Building. What a way to leave a lasting impression. Bricks are available in two sizes, 4" X 8" for \$ 50.00 and 8" X 8" for \$ 100.00. The bricks, engraved with your message, will be installed in Summer of 2017.

Please place your order by May 1, 2017.

Name: _____ Telephone Number: _____

Your Address, Street: _____

City: _____ State: _____ Zip: _____

E-Mail Address: _____

For all bricks, please utilize the boxes below for your message. Utilize only one letter/character per box. Not all boxes /rows need to be filled. All lettering will be centered on the bricks. Note, engraving will be in ALL CAPITAL LETTERS. Bricks will be randomly placed in the installation.

4 X 8

8 X 8

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Questions? Call (603) 228-1187 x 110 or email ngage@bownh.gov.

SUDOKU ANSWER #5

By Ian Riensche

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9	7	2	8	4	3	5	1	6
8	3	5	1	9	6	4	7	2
6	8	1	5	3	7	2	9	4
4	5	9	6	2	1	8	3	7
7	2	3	4	8	9	6	5	1
3	1	4	9	5	2	7	6	8
5	6	8	7	1	4	3	2	9
2	9	7	3	6	8	1	4	5

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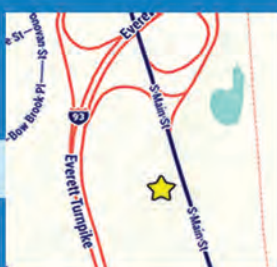
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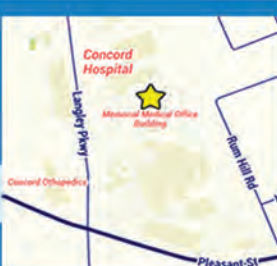
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