



The Bow Times

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SCHOOL MEETING VOTERS IN A SPENDING MOOD

The 524 voters who came out on Friday, March 10, added \$758,614 to the Budget Committee's lower recommendation on a hand vote estimated at 70% in favor.

The Budget Committee had recommended to not include that amount in the budget, contrary to the School Board's original proposal, which included funding for a new first-grade teacher, a current sixth- and seventh-grade teacher, and various part-time positions, like classroom aides.

The Budget Committee's recommendation was meant to be a proactive measure to help offset increases to the tax rate, pending how the Merrimack Station power plant is valued. The town could face the burden of repaying up to \$14 million if the plant is valued lower than what the town previously assesses it at.

"I'm not sure how it's going to work out," said Ben Kiniry, the selectman representative for the Budget Committee. "It is an elephant

(in the room). It's a big elephant."

Residents in favor of the motion said that it was a good investment in the town to further support the school.

Kate England, for example, said she thought keeping the teachers would allow for more manageable class sizes, especially with more aides available.

"When it's one person, it's very difficult to meet all (the students') needs," she said.

However, some residents were worried about the future impact of the increase and the tax burden for those in town with a limited or fixed income.

"I don't like seeing my taxes go up," said Lisa Cohen.

The majority of voters approved the amendment, adding the money into the upcoming operating budget, bringing it up to \$27,741,604.

Contributed in part by Melissa Proulx, courtesy of the *Union Leader*.

DAVID BOUTIN RUNNING FOR STATE SENATE



in New Hampshire in February due to an undisclosed illness.

Prior to this year David Boutin of Hooksett held the seat which includes his town as well as Bow, Dunbarton, Candia and three wards in Manchester. Boutin did not run last November to spend time with his grandchildren but after a break he said he was ready to serve again.

"I considered it an honor to represent the people of Senate District 16 for 7 years and it would be my privilege once again to serve them in Concord. As a state Senator, I always fought for struggling families and small businesses and worked to ensure that their hard earned tax dollars were being spent wisely. Protecting taxpayers will always be my priority," said Boutin.

A special election will be held in early summer to fill the Senate seat because of the death of 51 year old Senator Scott McGilvray. He stepped down from his position at the National Education Association

LIGHTLY ATTENDED TOWN MEETING APPROVES 2% SPENDING INCREASE

The Wednesday, March 15 Town Meeting at the Bow High School auditorium had less than 200 voters in attendance. Every warrant article passed with little or no debate because the Selectmen and Budget Committee had worked cooperatively unlike the school board. It took just 47 minutes to pass the budget and 12 other articles.

This year's budget is 2% higher than last year's but includes health insurance increases and the first \$384,000 bond payment for the newly constructed Safety Complex. Even so with a number of cuts factored in the amount is only up by \$190,000.

\$9,794,226 – 2016-17 approved budget

\$9,987,107 – 2017-18 approved budget

2 percent increase in town operating budget

\$5,902,065 – Total for 2016-17 approved warrant articles

\$1,939,100 – Total approved for 2017-18 approved warrant articles

67 percent decrease in warrant article total. The increase due to the town budget is \$20 on a \$200,000 home or 10 cents per \$1,000 of assessed property value.

NEW MIXED USE ZONE APPROVED BY VOTERS



On a blizzard day almost 1,000 Bow voters came out in adverse weather conditions to vote on the proposed Mixed Use District for the Bow Mills section of town. The vote was 737 Yes and 239 No. Most of the area near I-89 and I-93 is undeveloped. Community Development Director Matt Taylor said that the vote showed the "people in town are serious about expanding the tax base in light of the power plant valuation issue. The zoning change would allow hotels, restaurants, medical facilities, movie theaters and residential units but the latter could not exceed 25% of the ground level floor space.

TOWN/SCHOOL ELECTION RESULTS

TOWN: (* IS WINNER)		RESULT
Selectman	Judd	600*
	Blanchette	439
Budget Committee	Arnold	506*
	Zerba	518*
	Poulin	460
	VandeWater	391
Trustee of Trust Funds	Caron	826*
Library Trustee	VandeWater	816*
SCHOOL DISTRICT		
Treasurer	Lavalle	870*
Moderator	Hatem	879*
School Board	Larabee	444*
	Branscom	428*
	Knight	412
	Kuch	397
	Fraser	370

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IS THE BUDGET COMMITTEE TO BE SEEN BUT NOT HEARD?

By John Heise

Have you ever left a meeting or had a disagreement and thought, I should have done that or I should have said this? Well, as I reflect on this year's budget review process, specifically with respect to the School Budget Hearing I am having one of those moments.

I have been on the Budget Committee for the last 4 years and have chaired the last 2 sessions. As you know we are tasked with the review of both the Town budget as well as the School Board Budget. We perform our analysis in an interactive fashion with Town and School officials. We don't do it alone. The interactive aspect is invaluable to our process. This is where we rely on the expertise and experience of our officials to guide us with areas we may not have knowledge as we look at the monetary value of each expenditure. Representing the town side is David Stack and Geoff Ruggles and on the school side Duane Ford and Dr. Cascadden.

Why do I bring that up? During the School Board Budget Hearing a question from the audience, which I had the dubious honor of answering, challenged the Budget Committee's knowledge with respect to analysis of class size and the benefits therein. The question was an obvious attempt to discredit the authority of our committee to weigh any decision upon the School Budget?

It also calls into question why should the Budget Committee ever look at the School Budget! This displays a lack of understanding of what it is we do. We do not sit in a dimly lit bunker with a red pen crossing out numbers arbitrarily with a quest to destroy our school's ability to educate our youth. We arduously go through every line of the budget, look at historic averages, question material changes to determine what has changed. We discuss educational initiatives, trends in education, class size, movements from year to year, projected enrollment, special education, including in district and out of district placement. Benefits are discussed, increases, decreases, premiums, deductibles, co-pays, and alternative plan designs. Transportation is reviewed, food service is discussed, all regarding efficiency and prudence of the expenditures.

In direct response to that question I should have said, while I have not directly studied the correlation of class size we are certain that Dr. Cascadden has, and we rely on his knowledge to guide us in this evaluation. Furthermore, the school administration applies that knowledge when they evaluate staffing and the calculation and application of average class size.

We as a committee rely on historic class sizes in our financial analysis. It doesn't take a rocket scientist to realize that there are benefits to lower class size but that must be balanced with the associated costs. In the public-school environment,

this is a balancing act. In Bow we tend to have slightly lower average class size than NH as a whole. How do we know that? Because that was part of our analysis and the year over year statistics provided to us.

Do the taxpayers of Bow even want us to look at the School Board Budget? It would seem some residents of Bow would rather have the Budget Committee seen but not heard! In each of the last 4 years that I have served on the Budget Committee I think every year we have a different amount than the School Board and someone undoubtedly steps up to the microphone with a motion to amend the number to be voted on, to the School Board's amount. What would the School Board ask for that would not fly with the school meeting voters? A swimming pool, an indoor hockey rink? Just for giggles I may put in those requests.

This is not sour grapes! I respect the will of the people and the democratic process for which it is delivered. While on one hand I am very happy that I live in a town that supports the schools, being a parent myself, but on the other hand I am disturbed by the tactics taken to represent the School Board Budget as "savings." There are a lot of smart people in this community who should be provided accurate information in an honest and straightforward basis but I don't think that has been done!

While it is true that the amount raised by taxes will be less in 2017-2018 it does not mean that spending has decreased. To the contrary, the School Board took the opportunity the maturity of the bond provided, and the additional revenue to be received from Dunbarton, to increase their expenses. Basically, the taxpayers of Bow were not afforded all the savings available. The total amount available was .90 cents per \$1,000 or \$270 per year on a home valued at \$300,000. However, what was presented as a savings was only .29 cents p/\$1,000 or \$90 per year on a home valued at \$300,000. What about the other .61 cents?

Regarding the school meeting itself Mr. Louf displayed a slide denoting their good work reducing the amount raised by taxes over the last 3 years, omitting the fact that during this period we received additional revenues due to the integration of Dunbarton HS students which decreased the amount to be raised by taxes in Bow.

Also, it was claimed by Mr. Louf that the Budget Committee's reductions would cause the elimination of 13 staff members which is not realistic and was an unfair scare tactic. That statement prompted this question; Am I correct to understand that the reduction proposed by the Budget Committee is only off the total budget and may not be accounted for in the lines they have presented? Robert Louf replied "excellent point! That is correct."

This is not true and Robert knows this!

Assistant Superintendent Duane Ford asks that we identify where our reductions will come from as detailed by specific function codes. That way Duane can report to the DRA (Department of Revenue Administration) an accurate MS-27 form. Reductions in grades 7-12 have a direct correlation to revenues that will be sent to Bow, so that needs to be accurately accounted for. It is true that the administration may move funds between lines but Duane makes every attempt to maintain the integrity of the budget and such movement is atypical. Thus, the reductions suggested by the Budget Committee would be listed on the MS-27 and would likely be implemented into the final budget.

It was also surprising to hear from Jennifer Strong-Rain that the Wildcat Habitat would be a multi-year expenditure because that was never shared with our committee.

Lastly, I don't think "Our Children Need Saving." I would do everything in my power to ensure our educators have the resources available to maintain the high-level deliverable we have all come to relish. If I felt our reductions would be to the contrary I would be the first to point it out as I did at the public hearing with my support of the addition of a 1st grade teacher with the encouragement of an amendment in that area. We supported the addition of a 4th grade teacher, a kindergarten aide, maintenance of the full day kindergarten program, all co-curricular and athletics, Chinese Language, addition of 5th & 9th grade Chromebooks, the replacement of the Assistant Principal at BES, BMS cafeteria floor replacement, and BMS Choral room acoustical upgrades.

I am quite proud of my fellow Budget Committee members who have volunteered their time to maintain fiscal policy for our town. I am still left with the unanswered question, do the residents of Bow even want us to look at the School Board Budget?

TEN MORE CELL TOWERS TO BE BUILT FOR BOW CELL COVERAGE

"Cell phone coverage sucks in Bow" conceded Max Beltone, spokesperson for Verizon. "That is why we are going to install what we call "lawnuments" on properties in Bow in return for payments of \$1,000 to the landowners." Beltone explained that the 100 foot tall towers can be in the shape of the Statue of Liberty, the Washington Monument or the Liberty Bell. They will be painted red, white or blue depending on the homeowner's preference. Any landowner who wishes to sign up for a tower should go to www.droppedcallverizon.com.

Happy April Fools Day Bow

LETTER TO THE EDITOR

The Future of Bow?

When I attended the Bow School District Meeting it was very apparent that the people there were very tied into the school and did not care about the other people in town. It was how much can we spend no matter the effect it has on the town's tax rate. I have been a resident of Bow for the past 54 years and until we built the high school this was a great town.

The question a lot of residents are looking at is how long they can afford to live in this town, with a school that is out of control. It appears that this town needs to throw out all the people who have been in office more than a few years. This includes town officials and the school board. Let's look at a few things that need attention:

- 1) **Teachers Average Salary** - \$61,460 and when you add in the benefits (which are 20% of salary) it equals a compensation of \$77,050 annually. As a community we need a more aggressive negotiating position. The State average is only \$56,616.
- 2) **Teachers Starting Salaries** - Bow's is \$38,106 and the State average is \$36,149.
- 3) **Cost per Student** - The State average is around \$15,000 and Bow's is \$16,000 a difference of \$1,000.

If the School Board is unable to come up with some better cost cutting, maybe it is time to get an efficiency expert to come in and do a study. The school is not the only area that needs review because the Town Administration also needs to

look at itself:

Fire Chief - It has come to my attention we have hired a full time fire chief at a salary of approximately \$125,000 including benefits. Why do we need this position? My understanding that this was voted down twice before. Who authorized this addition?

Safety Building - The day after the vote to approve was taken, the existing building seemed to not have been so bad. Prior to that vote we were informed that it was so bad that it wouldn't pass any test. Now there is talk of having a restaurant to fill it.

- 1) **Water & Sewer Project** - Apparently no one looked at what the tax rate was, or this project would have been put on hold until we got it under control. But now it was full steam ahead at a cost of about \$10,000,000. Does anyone know how our tax base has increased? Does anyone know if we are receiving any income from this?
- 2) **Public Service Tax Case** - When the effects of the tax case were presented, the comment was made "let's look at what's in front of us tonight." This case has been determined and the effects are in question, but we have lost the case and that cost could be \$12-14 million dollars.

This cannot be overlooked. Let's not forget there are other people in this town than just parents with kids in the schools.

Don Mason, Windchime Drive

BLIZZARD PREVENTS HUNDREDS FROM VOTING

The turnout on March election day was over 400 fewer voters than last year. Many older voters could not brave the storm. Despite plenty of races there were fewer voters than four years ago:

2016 turnout: 1,528

2017 turnout: 1,084

The legislature is currently debating clarifying when moderators can call off voting and reschedule due to weather.

ART CUNNINGHAM HONORED AS CITIZEN OF THE YEAR

By Warren Perry



Art Cunningham and Men's Club President Warren Perry

This year's citizen of the year Art Cunningham personifies a commitment to volunteerism that exemplifies the quality of life in Bow. Over the years he has given selflessly of his time as a volunteer coach for T-ball, softball, basketball, and soccer. Additionally, he has given his expertise as a member of the Planning Board since 1997 and for 15 of those years he served as chairman. Through all of these endeavors, he maintained the highest level of professionalism, good cheer, and common sense.

His participation in our community has allowed the town and its citizens to seize opportunities, and flourish. And while it is clear that his influence over the years will have a lasting positive impact on the infrastructure of our town, equally important is the positive impact he had as a role model. Whether it be to those appearing at hearings and meetings, or to youngsters on the field of play we honor Art.

TOM IVES RECOGNIZED AS LIBRARY TRUSTEE



Tom Ives and Eric Anderson

Tom Ives was recognized for his years of service as a Library Trustee. He presented a painting of Eric Anderson's house on River Road to Selectman Anderson at the Town Meeting.

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DEF LEPPARD COMES TO NH -- AN EXCLUSIVE BOW TIMES INTERVIEW WITH GUITARIST PHIL COLLEN

By Ben King



EDITOR'S NOTE: When we were contacted for an interview of Phil Collen, one of the lead guitarists for the band, we realized we had no music editor. We turned to Ben King of Concord who is a fan of Def Leppard for this piece. The band played at the Verizon Center on April 8.

Ben King: You folks toured with Tesla last summer and you're touring with them in the tour that opens April 8th at the arena in Manchester, NH right?

Collen: Yes, absolutely.

Ben King: How did you decide to open the new leg of the tour in Manchester, NH?

Collen: It never really—it comes down to routing really. We have started a lot of the tours out of the east coast in the Boston area before. Usually geographically it has to do with like you know summer or something like that or winter you know so it depends on the weather and all these other things, availability so it's not really down to us it's down to the planning the tour routing really that suggests where you

end up starting a tour and where you finish it.

Ben King: I see. Now, I saw a memorable show up in Gilford, New Hampshire back in 2013, where you guys broke out "Don't Shoot Shotgun" and that hadn't been played much in America. Do you remember that show or do you remember any other memorable shows or experiences in New Hampshire?

Collen: I do, yes we slept on this lake I forget the exact name of the town we actually had a couple days off there and it was just stunning it was like in the summer. We were like, "Woah! This is so cool!" We liked it. "We have a lake near a hotel; we have to come back here." It's not what we normally do. It wasn't like a regular type hotel it was kind of almost like a bed and breakfast and I forget the name of it- it kind of eludes me, but that was a really amazing memory and you know we were up there and yes I do remember that show. We actually had Slash opening up for us.

Ben King: That was a great show.

Collen: So it was really cool, so yeah it was definitely memorable. I remember I had problems with my knuckle. My tendon tore off the bone, and I had to play those shows kind of limping around. I couldn't do any kind of guitar heroics you

know. I did kind of take it a little bit easy and then after that they sewed the thing back on. So I was out of action for a few months, but yes, remember it well.

Ben King: Um sorry to hear about that, but at least you enjoyed the beauty of our state and had a memorable show here.

Collen: It was wonderful- it was wonderful.

Ben King: I caught you guys last summer down at the Xfinity Center in Mansfield. The new material from the record that came out in 2014 just went over really well. You guys played "Dangerous", and I think you opened with "Let's Go." Are you still going to be playing material from that record?

Collen: We are, yeah. We're still promoting that album and also the live DVD that came out. We're actually going to be playing most of that because there are a lot of places we're playing we hadn't played before you know, like obviously the Manchester show. We hadn't played there so this is going to be new for a lot of people to get to see that so um yeah we're bringing that to everyone so that's really what this tour is actually celebrating- that DVD release. (Def Leppard's Concert DVD, "And There Will Be A Next Time-Live From Detroit" is avail-

able now.)

Ben King: You haven't filmed a concert in full since Hysteria in the 80's have you?

Collen: We put out "In the Round, In Your Face" in the 80's, but we've done a concert thing of the "Viva Hysteria" album - we played the "Hysteria" album.

Ben King: That's in Las Vegas right?

Collen: Yeah, but not really a concert thing you know so this is a different thing. This was live in Detroit from last summer and again the reason it came about was because we had an overwhelming demand for a new kind of DVD. People said, "You guys were the best we've ever seen, best we've ever heard, you're the best the show has ever looked." So that's really how the DVD came about.

Ben King: One song that I really enjoy from the new record is "We Belong" I really like how all five of you sang and highlighted each band member. The song is really enjoyable.

Collen: Thank you.

Ben King: Any chance of you breaking out that one live?

Collen: Not on this tour because we're kind of set for what we're going to be playing on this one.

(Leppard cont. on p. 6)

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MERRIMACK COUNTY SAVINGS BANK SPONSORS SOUPERFEST FOR CONCORD COALITION TO END HOMELESSNESS



(left to right): Philip Emma, President, Merrimack County Savings Bank, Ellen Groh, Executive Director, Concord Coalition to End Homelessness and Tracie McHugh, Digital Banking Specialist

Merrimack County Savings Bank (the Merrimack) was the naming sponsor for 2017's SouperFest, in support of Concord Coalition to End Homelessness (CCEH). SouperFest is a major fundraising event for CCEH, which combines "SoupFest" and "FunFest."

"The Concord Coalition to End Homelessness has been tireless in their work for children, families and individuals of our local community," said Philip Emma, President of the Merrimack. "We're honored, in our 150th anniversary year, to be able to support SouperFest as the naming sponsor. The bank was founded on principles of service to others and we gladly stand behind the Coalition, who have been a wonderful example for us all."

"We're extremely grateful for the support of local organizations like Merrimack County Savings Bank, who continue to support SouperFest, one of our key annual fundraising events," said Ellen Groh, Executive Director for CCEH. "Help in all its forms allows us to continue lifting up the voices of homeless men and women with no place to go." Tickets and T-shirts for SouperFest can be purchased on the CCEH website: http://concordhomeless.org/buy_tickets.aspx.

CCEH was founded in 2008 to eliminate the causes of homelessness in the Greater Concord community through a coordinated, committed and active effort of many stakeholders and organizations. The Coalition operates a daytime, drop-in resource center that provides immediate assistance to people struggling with homelessness, including access to showers, laundry and computers. CCEH is the lead agency for implementing Concord's plan to end homelessness, and has recently created a permanent supportive housing program for chronically homeless individuals. A comprehensive fundraising campaign that will include an emergency winter shelter will be launched soon.

For more information about the Concord Coalition to End Homelessness, visit concordhomeless.org.

The Merrimack is celebrating its 150 year anniversary of serving the people, businesses, non-profits and municipalities of the greater Concord and Nashua regions since 1867. The Bank and its employees are guided and inspired by Merrimack style: living up to the values of accountability, mutuality, excellence, respect, integrity, teamwork and stewardship.

To learn more, visit any of the local offices in Concord, Nashua, Bow, Contoocook or Hooksett, call 800.541.0006 or visit themerrimack.com.

Healthy partnerships can produce naturally good results.



Tom Dustin, Vice President, Commercial Loan Officer and Brad Kulacz, AVP, Branch & Business Development Manager, Merrimack County Savings Bank with Chris Gilbert (r), General Manager of Concord Food Co-op.

The Concord Food Co-op supports and reinvests in the community by stocking and preparing delicious food produced by local farms. They have grown into one of the most successful natural food co-ops in the state.

Choosing a banking partner that shared their community focus was critical, so they turned to Merrimack County Savings Bank. The Co-op knows that by partnering with a strong, local bank, they can count on expert advice, outstanding service and prompt, local decision-making. A natural fit!

Contact Merrimack's experienced business bankers at 800.541.0006 or visit any of our local offices or themerrimack.com.



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MINI PAGE SURVEY

The Bow Times usually contains The Mini Page for kids.

Do you or anyone in your family use the page with your children or grandchildren?

Yes No

Should the paper continue to run the Mini Page?

Yes No

Thank you for your time in answering this survey.

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TRAVEL TALK - VACATION RENTALS and VRBO

By Chase Binder

Bud and I have been renting vacation homes and villas here in the US, throughout the Caribbean and even across Europe for well over twenty years. We began using VRBO (Vacation Rentals by Owner, vrbo.com) back in the mid-1990's when the internet was a fledgling mechanism for getting information from afar. Pictures were grainy, contracts were transmitted by fax (wow—great new technology!) and payments were sent via wire or cashier's check. Risky? No question!

But in all these years and all these bookings, we never got burned. Oh sure, some were more spectacular than others, but we never had a major disappointment. Nowadays, with the proliferation of websites and online booking platforms, there's much more opportunity to be disappointed—or even scammed.

How do you make sure you'll be happy? First of all, begin by defining your expectations and needs. Is your dream a campy, right-on-the-sand cottage? Or would you rather have a private pool surrounded by lush landscaping—no sand involved? Are you expecting lots of company, or will this be a quiet retreat to reconnect and restore? Will you want HD TV and high-speed connectivity, or would you prefer an old-fashioned book? Do you insist on comfortable recliners and pillow-top king beds, or are you OK with a rickety double bed as long as it's right on the beach?

All of these questions have huge implications for the success of your vacation—and the longer the vacation, the more important each question becomes. You can deal with a less-than-ideal kitchen for a week or two—but for two or three months? Your crankiness quotient could reach the boiling point.

Here is where due diligence comes in—and it's on *you*. Scrutinize the pictures and compare the descriptions. Does it say king bed, but the photo is clearly a



Chase Binder

queen, or perhaps there is no photo at all of the master bedroom (danger!)? If you're expecting company and need a dining table for 8 or 10, look at the photos and count the chairs. And what about living room and pool area seating? Will everyone be comfortable watching the rented movie and are there enough poolside loungers? If it says cable access and high speed Wi-Fi, how big is the TV, where is it located and what company is the service provider? How big is the kitchen? If it's dog-friendly, is there a fence? These are all comfort and usability questions, and *must* be answered before I book any vacation rental.

If pictures and descriptions don't answer these questions, email/text the owner for more pictures and info. Most booking websites have reviews for each property. These are a goldmine of information—but understand that complainers tend to be noisier than people who were really happy. Don't be afraid to go the extra mile and email the reviewer directly. Dig a little deeper into the complaint—or ask a follow-up question. I have never been sorry about taking the time to do this!

Perhaps the biggest part of your due diligence responsibility is looking at the money. Websites normally list properties at the lowest possible

rate—often the low season, like Florida in August or Sorrento, Italy in January. This gets you clicking on the property, and then when you enter your travel dates, you find the price doubles, triples or more. This is annoying, but pretty transparent. Not so transparent are taxes, utility usage (electricity, heat, etc.) fees for cleaning, damage deposits, pet fees and so on. Some will be refundable, some won't, an important detail. Before you commit, *do the math!* A property that might seem not so much of a stretch at the "listed" price of \$9-12,000 for the whole winter could top out at \$12,000-15,000 or even more.

But suppose you do due diligence and book a place, only to find you have been scammed? Sadly, this can happen. If you book through the Homeaway.com family of booking platforms (homeaway.com, vrbo.com and vacationrentals.com in the USA and several others in foreign countries, totally 1.2 million properties in 190 countries), you have a level of protection for your deposit, your whole booking fee (if you have been scammed) and more. Read the fine print. Airbnb.com approaches safety and security a bit differently, putting more responsibility in the hands of the participants, presumably with more transparency.

But...as we found out last year, when our beloved dog-friendly winter rental of 3 years was put up for sale, there is another option—be it a little old-fashioned. We worked with a real estate broker (an actual person!) specializing in winter rentals in Cape Coral, Florida, and found a place for this year that met our needs and was within our budget. This was after weeks of combing through online listings that were ballooning in price and becoming increasingly slippery in terms of availability. Somewhat unexpectedly, the broker served us well this year. For next year, we'll be doing Florida still differently...but that's a topic for another column!

KEENE NATIVE O'CONNELL NEW BOW HIGH PRINCIPAL



Starting on July 1 Bow High School will have Brian O'Connell as its new principal. O'Connell will succeed Dr. John House-Myers the current principal.

Coming from Timberlane Regional High School, O'Connell served as assistant principal at a school with twice the student population as Bow High School. O'Connell focuses on a "student-centric" model to work on the need for students to prepare for their education after high school.

NATIONAL DRUG TAKEBACK DAY IS APRIL 29



For information on the location of over 50 medicine drop boxes in New Hampshire or how to participate with dozens of other law enforcement agencies in the National Drug Takeback day on April 29, go to www.nh.gov/med-safety.

(Leppard cont. from p. 4)

Ben King: Does it amaze you that the songs that you put out 30 years ago that people were all excited about then can still generate such an enthusiastic audience response all over today?

Collen: I am, but just going back when we recorded them that producer said, "Look we have to make these songs so that you can hear them forty- fifty years from now and they still have the same effect. We have to put so much energy, effort and work into them that they sustain the years. That was something that he really drilled into us."

Ben King: Right, now I don't know quite how to ask this question, but is it still exciting for you to play songs like "Photograph," "Rock of Ages," "Pour some Sugar On Me", songs that you must have played literally

hundreds of thousands of times by now. Is it still exciting for you to play those tunes in front of a live audience that comes to your shows eager to hear them?

Collen: So, let me ask you this, if you were a 60 year old man or 59 year old man and you were able to run around like a 25 year old and had women screaming and taking their underwear off and throwing it at you, a whole range of kids 5 year olds 75 year olds singing the words to a song that you had written, how would you feel?

Ben King: Ecstatic, I think.

Collen: There you go. You just said the magic word. That's how I feel every single night we play those songs. If we played them like we rehearsed them in--you do it at sound check or you're doing a line check on a TV show. It is like watching like paint dry or having your teeth

pulled, but the minute you put an audience in that light even if it's one person that reacts to that it's a state of ecstasy, I mean it really is. I think that the fact that we're still doing it this far into our career and this far into our lives you know like I said I'm 60 at the end of this year.

Ben King: Oh, really?

Collen: Yeah I don't feel it—I feel physically better than I did at 25 and musically I can sing better and play better so everything is great so the fact that we still have that reaction when we play these songs to an audience is just mind-blowing.

Ben King: Def Leppard has had a lot of challenges over the years dating back to what happened to Rick and then what happened to Vivian and then certainly the untimely passing of Steve. You guys have just soldiered on and there really hasn't been a lull in the career. What

do you attribute Def Leppard's extraordinarily longevity to?

Collen: That's easy. One thing our upbringing. We were all raised by very working class parents in England and they had all experienced the absolute horrors of World War II like my mom, Joe's mom/dad, the air raid shells in the backyard. Houses were getting blown up in the night. People were blowing up England. Our parents had value systems they instilled in us. It's very working class integrity and just strength and resolve that you see less and less the further you move away from something horrific like a World War.

Ben King: Thank you very much.

Collen: Absolute pleasure.



EASY WAY TO AVOID THE MUNCHIES

BY JIM OLSON

There's a tongue in cheek song heard on a radio station called "Cake in the Breakroom." Come on. You all know what that means. It's someone's birthday. Retirement. Baby shower. 7th year of work. There always seems to be a reason for the dreaded "cake in the breakroom." You're trying to eat healthy. You're sticking to your workouts, even making sure to have those gym clothes packed and ready to go for after work. What to do at work to combat the never ending cake, donut, JUNK that seems to show up on a regular basis? **PLAN AHEAD!** With the proper preparation, and motivation, it will be easy to say "no thank you" to the donuts, cake, etc...that seem to appear in the breakroom. Where to start? Keep your own home stocked with healthy options that are portable. Whole grain breads/cereals (cereal isn't just for breakfast anymore!), fruits, vegetables, low sodium deli meats, yogurt and low sodium soup. Most of these are easy to just toss in your work bag and go. Consider keeping a box of cereal at work for a quick, easy, nutritious lunch.

When you're making dinner, make lunch for the next day. How easy is that? Grill an extra chicken breast. Make more vegetables. How



Jim Olson

much easier and healthier will your day be with just a few minutes extra in the evening. Mornings are hectic enough. At work, keep healthy snacks readily available. Instant oatmeal, baby carrots, string cheese, low fat microwave popcorn are all easily stashed in a desk or work refrigerator. Add a fruit or vegetable with your lunch. Toss an apple in when packing the night before. It's easy, healthy & filling.

Let's be honest, there are days you must go out to lunch. Duty calls! Remember the internet? If you can, prior to lunch, check out

the website of the restaurant you are going to. This can give you time to look at nutrition information and stick to a healthy choice. Better choices include lean-meat sandwiches (no mayo), bean burritos (no cheese or sour cream), green salads lightly dressed with oil and vinegar, grilled fish and broth-based soups.

Ask for a salad or a side order of fresh steamed veggies in place of fries. Sodas and other sugary beverages are calorie traps, so stick with ice water with lemon or an unsweetened iced tea. And forget the drive-through! Instead consider the grocery store. Most all have a salad bar where you can load up on fresh produce.

A lunch break is just that. A BREAK. Sit down and eat, but not at your desk. Multitasking can lead you to ignore your hunger and fullness signals, making it easier to overeat. Take that time to enjoy your freshly packed lunch and clear your head for the rest of the day. Don't forget where it all begins: BREAKFAST. Start the day with a balanced breakfast. Research shows that people who eat a morning meal actually consume fewer calories throughout the day. When you're famished at lunch time, even the best of intentions can fall prey to

"CAKE IN THE BREAK ROOM." Healthy choices promote healthy choices. Rather than a vicious cycle of cake & donuts, you can instead start a healthy cycle of easy, healthy lunches, avoiding the treats and utilizing that gym bag packed in your car!

Success Story from a Happy Client

While I have only been working out at IF for a few months, it is obvious that this facility is different from other gyms. By focusing on personal training sessions, the facility is never crowded and I am able to use specific equipment when I want to. Overall, the atmosphere is friendly and supportive, never rowdy or intimidating. But one of the best aspects to the Individual Fitness experience has to be working with Jim. Jim offers a fantastic combination of encouragement and accountability that I truly appreciate. He was able to develop a manageable program for my schedule, and I look forward to every training session with him. I would highly recommend Jim Olson and Individual Fitness to those looking for a new fitness strategy.

Sincerely, Aimee Leduc

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 Hunter Duncan
 Marissa Lafferty
 Ella Roos
 Sierra Speckman
 Korbin Tassi
 Juliette Tarsa
 Luke Virta

Grade 4 Honors

Alexa Camire
 Angelo Constant
 Gavin Currier
 Madison Desrosiers
 Mackenzie Dugan
 Molly Grant
 Samuel Hammond
 Luke Hartshorn
 Andrew Jewell
 Zoe Krukowski
 Piper Lalla
 Hannah Lampron
 Michael Magdziasz
 Jonah Pinard
 Caly Poitras
 Benjamin Rondeau
 Carter Weiss
 Bridget Wilson

Grade 5 Honors

Lily Johnson
 Aidan Labrecque
 Conner McGuire
 Lauren Rapp,
 Olivia St. Onge
 Joshua Trott
 Julie Vose
 Lilianne Zanella

Grade 6 High Honors

Emily Kiah
 Rachel Pelletier
 Jake Westenberg

Grade 6 Honors

Zachary Cross
 Hazel Fredette
 Alex Magdziasz
 Brian Pollock
 Isabella Raisty
 Hannah Rondeau
 Curtis Spaulding

Grade 5 High Honors

Allison Alexakos



MICHELLE OLIVIER PROMOTED AT MERRIMACK COUNTY SAVINGS BANK

Michelle Olivier has been promoted to Branch and Business Development Manager for Merrimack County Savings Bank (the Merrimack). In this position, Olivier will oversee the bank's Bow office, located at 503 South Street. Olivier joined the Merrimack in 2012 as a Customer Service Representative for its Main office in Concord. She was promoted to Branch Services Manager for the Contoocook office in 2014.

Olivier is an enthusiastic community volunteer, most recently donating time to the Boys and Girls Club of Central NH and the Capital Region Food Program. She holds several certifications through the American Bankers' Association.



STEPHANIE ANDRUSS TO OVERSEE NEW MERRIMACK COUNTY SAVINGS BANK IN HOOKSETT

Stephanie Andruss, Assistant Vice President, Branch and Business Development Manager for Merrimack County Savings Bank (the Merrimack), will lead the bank's expansion efforts in Hooksett, overseeing its new office on 230 Londonderry Turnpike, due to open this spring. Andruss will continue to oversee the Merrimack's other Hooksett office, which is located in the Welcome Center on interstate 93N with a back entrance from Route 3A in Hooksett.

Andruss, who also manages the Merrimack's Bow branch, will be leaving that office to focus on growing the bank's presence in Hooksett.

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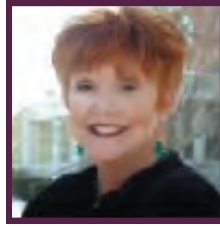
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BOW REAL ESTATE SALES

March 2017 Sales in Bow

- 2 Smokey Rd, 3766 gla, glaag 3766, 4 br, 2.5 baths, 3 car att, 2,81 acres, Sold \$525,000 3/28/17
 - 12 S Bow Dunbrtn, 3618 gla, glaag 2690, 4 br, 2.5 baths, 2 car att.,3.62 acres, Sold \$425,000 3/9/17
 - 32 Stack Dr, 2600 gla. Glaag 2400, 4 br, 3.0 baths, 2 car under, 2.52 acres, Sold \$427,200 3/6/17
 - 105 Allen Road, 2200 gla,glaag 2200, 4 br, 2.5 baths, 2 car att., 2.68 acres, Sold \$399,000 3/31/17
 - 59 Knox Road, 2096 gla, glaag 2096, 3 br, 2.5 baths, 2 car att., 2.08 acres, Sold \$325,900 3/15/17
 - 9 Fernwood Place, 1931 gla, glaag 1931, 4 br, 2.5 baths, 2 car att., 1.12 acres, Sold \$314,000 3/24/17
 - 14 Jonathan Ln, 2878 gla, glaag 1578, 4 br, 2.0 baths, 2 car det, 1.26 acres, Sold \$293,900 3/24/16
 - 76 Allen Road, 2262 gla, glaag 2262, 5 br, 2.5 baths, 3 car under, 3.0 acres, Sold \$285,000 3/13/17
 - 70 Stone Sled, CONDO, 2350 gla, glaag 1550, 2 br, 2.0 baths, 2 car att, 0 acres, Sold \$294,345 3/22/17
 - 63 Wood Hill Rd, 2572 gla, glaag 2572, 6 br, 2.0 baths, 2 car det. 2.10 acres, Sold \$250,000 3/2/17
 - 5 Evergreen Dr,1580 gla, glaag 1168, 3 br, 2.5 baths, 2 car det. 1.0 acres, Sold \$255,000 3/20/17
 - 1262 Rte 3-A, 1345 gla, glaag 1345, 3 br, 2.0 baths, 1 car att. .34 acres, Sold \$199,750 3/24/17
 - LAND - None Reported
- (Note: gla = Gross Living Area, glaag = Gross Living Area Above Grade)

These statistics are for all Bow Sales for the period 03-1-17 thru 03-31-



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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 & has sold more homes in BOW than anyone. SHE KNOWS REAL ESTATE!!!

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

Linda Hutton, Broker Associate
Berkshire Hathaway HomeServices Verani Realty
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Concord, NH 03301

CELL: 731-2202 lshutton@aol.com www.lindahutton.com

BOW RESIDENT DAREN WORCESTER RELEASES NEW BOOK

Down East is proud to announce the April release of **Open Season: True Stories of the Maine Warden Service**, by Bow resident, Daren Worcester.

Before reality TV, GPS devices, and dashboard computers, there was a coming of age for the Maine Warden Service. It was a time when a compass, map, and one's wits were what mattered most in the field. Every day offered the potential for an exciting new adventure, many of which endangered the wardens' lives. Recreating the full warden experience, *Open Season* includes 20 stories from two former colonels, two lieutenants, two sergeants, four district wardens, a warden pilot, and one currently active-duty corporal. Altogether, their cumulative experiences account for more

than 300 years of north woods law. In addition to hair-raising, life-and-death scenarios, the collection covers moments such as a child innocently outing his parents as "looking for deer" at night, the doldrums of a stakeout, and the grief of tragedy. You'll live through the eyes of these twelve wardens and feel the excitement of a twig snapped in the dark... the frustration of second guessing yourself when lives are at stake... and the duty to do what's right, even when it means breaking the law.

Daren Worcester, resident of Bow, is a native of Hanover, Maine, and a graduate of the University of Maine. He has been published in *Backpacker* and *Down East* magazines, and he runs the website northeasthikes.com.

Backyard Birds

By Joan Day

The Bow Mills United Methodist Women, 505 South St., Bow, will host a Community Luncheon on April 25th beginning at 11:30 am.

Hilary Chapman, Naturalist, NH Audubon Society, will be the Program Speaker with her presentation on **Backyard Birds and Why They Matter**.

In this program, learn about the diversity of bird life in your backyard, how these winged treasures help us, and what you can do to help them and attract them to your yard.

Reservations required for the luncheon and program. **Deadline to register - April 19th.** Call 603-717-5141 or 603-228-1154.

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BOW GARDEN CLUB - OPEN FOR THE SEASON!

By SUSAN JOHNSON, CLUB PRESIDENT

The Bow Garden Club opened their 53rd year on April 3rd with a presentation by Dave Murray of Murray Farms who enlightened the group with information about new plant varieties that are now available to consumers and entertained them with humorous stories about his life growing up on the Murray Farm and its transition from dairy farm to chicken farm to the largest retail greenhouse in New Hampshire.



Thelma Hewitt, May 8th Speaker,
Member of the North American
Rock Garden Society

The club's May meeting will feature a presentation entitled "Easy Rock Gardens for Our Region" with Thelma Hewitt, Member of the North American Rock Garden Society and head of its Fells Chapter.

Hewitt is a Master Gardener, lecturer and event organizer "of all things garden-related." Tours of her New London gardens were included in both the New Hampshire and Vermont "Garden Conservancy's Open Days" and were featured in the April 2015 issue of the "New Hampshire Home" magazine.

The meeting and program will take place at the Old Town Hall, 91 Bow Center Road on May 8th with social time and refreshments beginning at 6:00 p.m.

Hewitt's program will run from approximately 6:30 – 7:30 p.m.,

including the question and answer period and a brief business meeting will follow.

All are welcome, as our guests or prospective members. There is no fee to attend.

The Bow Garden Club will hold their annual Spring Plant Sale on Saturday, May 27th at the Bow Community Building, 3 Bow Center Road from 8:00 a.m. to Noon.

Annuals, Perennials, Herbs, Vegetable Starters and gorgeous Hanging Plants will be available for purchase with proceeds to benefit the Bow High School Scholarship Program, the Club's ongoing civic beautification efforts and the various community projects they undertake year to year.

Garden club members will provide personal assistance and advice to plant sale patrons on request in regard to selecting plants and or planting their purchases.

For more information please contact BGC President:

Beverly Gamlin at 340-0202,
bevnherbs@gmail.com or visit
www.bowgardenclub.org.



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2017.**



2016 Spring Plant Sale

Can We Dig?

In addition to the thousands of greenhouse-grown plants the Bow Garden Club offers to the public each year at their annual Spring Plant Sale, there is always a table or two full of members' perennial plants that they have dug up from their gardens to "share" with others. These "extras" are sold at extremely low prices and sales are a full profit for the club. We need more gardens to dig in! Do you have a plethora of one or more kinds of perennial plantings you would like to thin out or remove altogether? We will send a small team of experienced "diggers" to your property to do the job, guided by the homeowner as to what they want or don't want removed, etc. And we will be sure to leave your garden tidy and a little less crowded when we leave. If interested, please contact BGC Civic Beautification Chairman Sue Smith at 224-2078 or soozsies@comcast.net to make arrangements or to ask any questions you may have. Thank you!

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BAKER FREE LIBRARY NEWS

By Lori Fisher

NEW MEETING ROOM RESERVATION INTERFACE COMING!

We have (happily) been inundated with requests to use the new Lower Level spaces, and are pleased to announce that we will have a new meeting room reservation interface by May 1st. Reserving any of our seven meeting spaces will still occur through the library's web site, but the new reservation request form and information available about each meeting room will be more comprehensive and user-friendly. Remember, if you are a Bow resident, you can reserve any of our spaces for non-profit purposes, free of charge. Currently we are accepting reservations through August 31, 2017.

Reservations occurring between September 2017 and August 2018 will open at the end of July. Questions? Email info@bakerfreelib.org.

LIBRARY CLASS/EVENT HIGHLIGHTS DETOX YOUR HOME WITH ESSENTIAL OILS: WEDNESDAY APRIL 12, 6:30-8 PM

This hands-on workshop will allow participants to understand why the chemical cleaners commonly used in homes are toxic, and how to replace those with non-toxic materials made with essential oils. Not only are these homemade cleaners effective and non-toxic, they cost less too!! All attendees will make a sample non-toxic cleaner to take with them, as well as receive sources for other recipes to try. Led by Lori Fisher, Library Director and Independent Distributor of Young Living Essential Oils, come do some serious spring cleaning prep for your home! Registration is required due to supplies needed. To register, email lori@bakerfreelib.org or call 224-7113.

FAMILY MOVIE NIGHT: MONDAY, APRIL 24, 6:30 PM

Bring the whole family to a screening of SING and experience our new meeting room space in the Lower Level. Rated PG (for some rude humor and mild peril). No registration is required. Popcorn will be provided. **All children under age 11 MUST be accompanied by an adult who remains on the Lower Level.**

ACOUSTIC MUSIC IN BOW?

The Library is forming an exploratory group to determine the feasibility of sponsoring a live acoustic music series in the newly renovated

Lower Level this fall. We are looking for people who are passionate about live music and want to roll up their sleeves and work to make this offering a reality for Bow residents. Specific skill-sets we need include sound system operation experience; publicity/marketing expertise (including press release creation/dissemination; social media marketing) and cultivation of sponsors. We need a minimum of four additional people on this steering committee to move forward with planning. If interested, please contact Tom Daniels at thomasdaniels@comcast.net or 603-856-6099 by April 21.

REMEMBER TO REGISTER YOUR DOG(S) BY APRIL 30 AT THE TOWN CLERK'S OFFICE!

The Friends Book Sale is reopened in the new Lower Level space. Come in any time during the library's open hours to browse gently used books that can be purchased. Questions? Email info@bakerfreelib.org.



HAIKU POETRY CONTEST IN APRIL

In celebration of April as National Poetry Month, we'll be running a Haiku Contest from April 1 through April 22.

Haiku are a form of Japanese poetry based on syllable count (5 syllables in the first line, 7 syllables in the second line, and 5 syllables in the 3rd line - none of the lines have to rhyme). We'll have categories for Child (up to age 12), Teen (age 13-18) and Adult (18+).

Haiku will be accepted through Saturday April 15, with public voting on all haiku's through Saturday April 22.

Winners in each category will receive a gift card to Gibson's Book Store in Concord! Haiku are submitted on a 3x5 card (either typed or very legible hand writing), with name, phone number, and adult/child/teen on the back of the card. Names will not be visible on posted haiku. Individuals who participate are automatically providing permission for us to use haiku submissions in our social media and library publicity.

Get your imagination going and let's put together some great poetry from Bow! Questions? Email betsy@bakerfreelib.org

MONTHLY PATRON QUESTION

A couple of residents referred to their desire for a joint free library card with Hooksett Public Library in our 2016 Library Resources and Services survey. Here's a "short" explanation of why that option does not exist right now:

The way public library laws are structured in New Hampshire, each public library is funded by their town. This means the library card for a town library is just for that town library, not residents in other towns in the state. There are three exceptions to this, where some libraries have banded together in consortiums to purchase library catalog software and share materials among all of the members. The biggest of these three consortiums is GMILCS. GMILCS, Inc. is a nonprofit consortium of public and academic libraries including Amherst, Bedford, Derry, Goffstown, Hooksett, Manchester, Merrimack, Milford, Salem, Windham, New England College, and the New Hampshire Institute of Art. They do have a common library card that can be used at all of those libraries.

In 2010, when Bow was exploring the purchase of a new library catalog system, we did submit an application to become part of the GMILCS consortium. We were accepted by the GMILCS governing board, but when we received the financial breakdown of the fees we would need to pay, both upfront and annually, the Trustees and Director realized that it was unaffordable. The initial amount to be set up as a member library was \$50,000, and the annual fee thereafter would be between \$10,000 and \$15,000. Instead, we chose to stay within the funds set aside by Bow residents into a capital reserve fund for the replacement of our catalog system, and installed Apollo by Biblionix, which we still have today. We spend \$3600 annually to have this system.

If you compare Town of Bow stats with Hooksett stats, you'll see that the communities are quite different (based on 2015 NH Public Library statistics):

	Bow	Hooksett
Population	7,642	14,176
Building Sq Ft	8,000	25,000
Visits per year	65,000	107,000
Annual budget	\$511,000	\$656,000
Annual circulation	102,000	201,000
Per capita income	\$65.09	\$42.07

Hooksett has many businesses to supplement their tax base, while Bow has a wealthier populace and more suburban tax base.

We are able to borrow materials from Hooksett through the state's Inter-Library Loan system, which Bow residents use a great deal. But we also have to answer to Bow residents regarding taxes. Back in 2010, and now, we are not in a financial position to become part of GMILCS. It is something that we keep an eye on and it could happen in the future. For now, you can purchase an out-of-town library card at Hookset Public Library for \$60. Otherwise, if you just need access to their materials, you can request them through us and we'll get them to you free of charge. Questions? Email Lori Fisher, Director, at lori@bakerfreelib.org.

Have You Made Any Changes This Year That Would Affect Your Current Insurance Policies?



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MORE FINANCIAL PLANNING TALK

By Donna Deos

Last month we discussed long range financial considerations and reverse mortgages. This month I would like to continue to talk about seniors and potential financial issues that I have seen folks encounter. The goal is to shed some light for you on things that may slip your radar so you are better informed.

Again, I am not a financial professional, so you should seek out your own professional financial expert to help you with your financial plan.

Let's talk about who does the financials, who would do them if that person is out of the picture and other things that can and do come up.

First, who does the financials in your family situation? Why do I ask this? Well, because more than once in my professional career helping seniors I have come across the lovely widow who has absolutely no concept of how much money she has, what things are worth and where they are all kept, much less who she should talk to about it. Why? Because her husband always did that – yikes! I know. Taking care of your family is wonderful, but not teaching them about the financial picture or at the very least who to call to fill you in on it someday is not a good plan of action.

I realize this is the exception rather than the rule as many women can be the one who keep the family finances in check. However, the same could happen in reverse – she could have it all under control and he could have no clue.

Also, the financial person could be the last one to pass and the kids could have no idea what the parents had and where they keep it. They could also have no concept of true antiques and family heirlooms unless you have educated them on them.

Okay, so, each of you should at least have a bit of an idea, or one of your adult children who does and can help out should the need arise.

Then, we move on to who is to be in charge of finances when the primary person is out of the picture? Again, I ask this because it does happen. We all think we're invincible and don't need to plan for what if's, until we experience one or see how things go horribly wrong for others who fail to plan. So, what you need to do is look into getting your Financial Power of Attorney documents in place. You need to go and see your attorney for this one. While you are at it, you may do yourself and your family a better service to have a trust drawn up at that time as well, but I leave that up to you to discuss with your attorney. Don't have a good elder law attorney? Call Ben Kiniry. You've read his articles in the Bow Times as well so you know he knows his stuff. Plus he knows another famous Bow Elder Law Attorney, John La-



boe. With the two of them you can't go wrong!

The purpose of these documents is to spell out who will be responsible for what when the time comes. If the time does not come then no harm, no foul. I'm going to leave the legal stuff here as I am not an attorney and this is not legal advice. That's what you have them for.

Here's a little story about a Financial Power of Attorney (POA). We had the papers drawn up. Mom was reluctant to relinquish power, of course. I really didn't want it anyway, but I was the local option and when you're doing financial stuff that can be your best bet. We put the documents in place, put me on one of her checking accounts for "just in case" and then she had her near fatal car accident and was out of commission for two months!

The bills don't stop coming in when you are unable to function coherently. Things still need to be paid and someone has to be able to do it. Fortunately, I was legally able to write checks on that account and keep things going for her during that time. We didn't even have to invoke the POA, but we could have if we needed to because we had the document in place. Later on she willingly gave me the POA as her abilities diminished more and she was able to let go of things in order to put what energy she did have toward quality of life versus redundant, necessary tasks. Moral of the story, put it in place and then hope you never need it!

So, what other things can come up? Well, you know when you go to the store and they offer you 15% off if you sign up for their store charge card? And you say yes because you really love to save money so why not?! Then, you forget about that card, put it in a drawer somewhere and move on with your life. You now have an open line of credit on your credit report. This can be no big deal, or it can be one more thing that can add up. What happens when that bill comes in, you forget you have the card, think it's wrong or a scam and you don't pay it? You start throwing out the stuff that comes from them every time it comes in so before long you now have a blemish on your credit. All



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because of one little act of saving money that you pushed out of your brain and forgot about.

Sometimes as people age and dementia and other age related memory issues creep in lots of things can go awry. Memory issues are particularly tricky in that most people who have them are in denial about it. They don't realize what they are forgetting or that they are forgetting so they are offended by people who bring it up.

The best thing that anyone with a memory impairment diagnosis can do is go see that attorney and get your documents in place as soon as that diagnosis comes in. You will need someone to help you down the road, like it or not, believe it or not. The sooner you talk with your designated person about it and share with them what you like and why, the better you will feel and so will they. They need to know how and why you like things done a certain way so they can perform their duties along those guidelines. Also, they need to know what you have and where you keep it so someday they can fill in for you when you need them to.

This brings me to life insurance policies. Do you know how many old and expired life insurance policies I have cleaned out of my house?! Each time getting a glimmer of hope that maybe this one is still in force and maybe we have a little goldmine coming our way after all? One of the adult children's biggest nightmares (and the insurance company's biggest desires) is not finding the insurance policy that is in force! You need to be able to turn in the policy, or at the very least, know what company to call to get that ball rolling. If you

have old, expired policies, you can get rid of those – or write on them that they are old and expired, with a date preferably. Keep all of the good ones in a safe place, like your safe deposit box or physical safe in your home, and be sure the key person helping with your estate knows where they are. They can't help you or your loved ones if they can't get their hands on the items they need.

One final tip on the financial and estate related stuff. You need to have someone who knows your passwords to things, combinations and where keys and such are located. Yes, it needs to be someone you can trust, but someone needs to know. I have heard many stories of folks desperately trying to open a family safe but they don't know the combination. Even worse, I have heard of people having those same safe's drilled open only to find that there was nothing of importance in them. Big money to drill them and then big disappointment afterward!

In my own home I found many an important document in and amongst what others would have considered junk. Please be organized if you are able. If you are not able, there are people you can hire to help with that. In the long run it will be a gift to you and your loved ones. You don't want them accidentally throwing away the keys to the safe, safe deposit box or the life insurance policy that would have saved the day because you had them cleverly hidden in a flower pot or box of junk! I hope you found these little tid-bits helpful and are now motivated to have the conversations, start cleaning out and get organized. If there's anything I can do to help, just let me know.

What is the cost of telling the truth?

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MODERN WOODMEN AND ITS MEMBERS HELPED CONTRIBUTE MORE THAN \$133,000 TO VERMONT IN 2016

Fraternal contributions continue to impact local communities



Donald M. Legere,
Regional Director

Residents and community organizations in Vermont benefitted from \$133,487.85 in assistance from Modern Woodmen of America and its local community partnerships in 2016, according to recently released results from the fraternal financial services organization. These dollars support social, educational, volunteer and fundraising activities in the region.

The contribution includes \$86,560.00 raised locally by Modern Woodmen chapters and youth service clubs partnering with community groups. Modern Woodmen's home office matched up to \$2,500 annually for each chapter and \$500 for each youth club.

"Giving back to the community is a highlight of my career," said Donald M. Legere of Bow, the Concord, New Hampshire, regional director. "We're focused on helping members, their families and their hometowns."

Modern Woodmen members in the area are part of:

- 20 chapters.
- 1 Summit chapter (for members age 55 and over).
- 7 youth service clubs.

Modern Woodmen members plan and participate in projects that support community needs. In 2016, area Modern Woodmen members spent a total of 5,203 hours volunteering in Vermont. Modern Woodmen members across the country support many outreach projects, such as collecting and donating items to local food banks, raising money to support individuals in need, beautifying local parks and honoring fellow citizens who make an impact.

Additionally, Modern Woodmen's financial representatives in Vermont donated 67 free youth educational programs to local schools and youth organizations, educating 2,009 children about financial literacy, civics and citizenship, exercise and nutrition, ecology awareness and public speaking.

Legere notes that these efforts uphold Modern Woodmen's mission to improve quality of life. "With Modern Woodmen, members get more than financial services; they also get fraternalism," explains Legere. "It's rewarding to know we've made an impact."

Modern Woodmen serves members for life. The tax-exempt fraternal benefit society offers life insurance, annuity and investment* products to improve the quality of life of its members, their families and their communities. In turn, members make an impact through social, educational and volunteer activities. In 2016, Modern Woodmen provided \$21.7 million in direct contributions and 562,388 member volunteer hours for fraternal activities and programs nationwide. For more information about how Modern Woodmen touches lives contact Legere at 603-223-0044 or Donald.M.Legere@mwarep.org.

* Securities offered through MWA Financial Services Inc., a wholly owned subsidiary of Modern Woodmen of America.

For more information, contact: Donald M. Legere, Regional Director, 603-223-0044, Donald.M.Legere@mwarep.org or Michelle Opsahl, Corporate Communications, 309-793-5660, Michelle.Opsahl@modern-woodmen.org.

Bow Project Status Report

Dunklee/3A Intersection and Bridge Replacement

The Town Manager and engineer have been meeting with abutters to discuss temporary construction easements and permanent utility and drainage easements that are needed for the project. The Town still needs approval of the final bridge and intersection design from NH DOT. We still hope to begin the project this summer.

Birchdale Road Bridge

The final project design has been submitted to the Town and approved by Town officials. We sub-

mitted all wetland impact permits to the State at the end of March and we have also begun the process of acquiring permanent and temporary easements.

Community Development

The Planning Board will be holding a hearing this month to consider adopting a public safety impact fee. The proposal would set an impact fee of \$1,037 for new single family residences and \$723 for new multi-family dwelling units. The funds would be used to help pay for the new public safety building.

Granite State Solar has filed plans with the Building Inspector to construct a new facility on Ryan Road. The business is relocating from Boscawen.

The Bow Heritage Commission Presents



HISTORIC QUILT EXHIBIT

Saturday June 3, 2017

11:00 AM – 3:00 PM

At The Baker Free Library



N. E. Quilts and the Stories They Tell w/Pamela Weeks @ 1:00

Quilts tell stories, and quilt history is full of myths and misinformation as well as heart-warming tales of service and tradition. Nearly every culture that has cold weather uses quilted textiles. Pam Weeks weaves world history, women's history, industrial history and just plain wonderful stories into her presentation. Participants are invited to bring one quilt for identification and/or story sharing. The presenter may speak about fashion fads, the Colonial Revival, quilt making for Civil War Soldiers, and anything else quilt related she can squeeze in. **SAVE THE DATE – Bring your historic quilt – GET IT DATED – Tell its story**

Contact: fjohnson915@myfairpoint.net 228-8149
or Sue Wheeler 774-3751 to be included.

The Baker Free Library Located at 309 South Street, Bow, NH.



MEET BEST SELLING AUTHOR AMY SUTHERLAND

At The Pope Memorial SPCA Brunch

Amy Sutherland, Boston Globe journalist and bestselling author of "Rescuing Penny Jane: One Shelter Volunteer, Countless Dogs, and the Quest to Find Them All Homes" is set to entertain, enlighten, and inspire animal lovers at Pope Memorial SPCA's Paws for Compassion Brunch.

You're invited to join us for a scrumptious buffet, opportunities to socialize with adoptable pets, and chances to win great silent auction items. **Tickets are required** and can be purchased online at www.popememorialsPCA.org

For more information, call Brooke

at 603-856-8756 ext. 225.

Paws for Compassion Brunch
Sunday, May 7, at 10am
Grappone Conference Center, Concord



MY TABLE – YOUR TABLE

BY DEBRA BARNES

APRIL SNOW BRINGS MAY FLOWERS...

I know I know that is not how the rhyme goes, but right now it's April 1st and there is almost 15 inches of snow that has fallen in the last 12 hours. Some are elated with this new white blanket of flakes, but for us in the gardening world, we are weeping! My greenhouse is calling my name and yet getting to it would require a backhoe. Ugh.

We decided to close Wellington's for the storm which allowed a full 2 days off in a row. Woop Woop! That would be my inside voice secretly overjoyed at the break. The snow day also gave me all kinds of time to pour over my cookbooks. Woop Woop (outside voice)! Hanging out in my comfy clothes, warm cabin socks and wine in hand, I had one ingredient that kept staring back at me with intensity. The almighty egg...see cookbooks below! A food that can be eaten literally any hour of the day and at every meal. Perfection.



Raw, fried, scrambled, hard cooked, whipped or colored, eggs are universal to every food culture. I unequivocally believe that organic or local farm raised make all the difference in taste and texture. Those bright orange yolks just scream to be cooked sunny side up. Notice how I said, "hard cooked"? Never ever boil an egg, unless of course you love to chew on a yoga mat. The proteins in the white

toughen up with all that heat and the yolk will remain undercooked. There are many people who have tried 100 different ways to hard cook an egg (including Jane T. one of our team at Wellington's) but for me, there is one way.

Hard Cooked Eggs –

In a pot, large enough to hold all your eggs, add cold water to cover by an inch. Turn heat to high, when it reaches the boiling point, wait 30 seconds. Shut off burner, cover tightly and wait 6 min for large egg and 7 for a jumbo. Drain water. Break eggs slightly against the side of the pot and cover with cold water. This will allow cool water to get in between the shell and the egg. Wait about a half hour. Peel and eat!



Remember, fresh eggs are a real bugger to peel. If you are planning on peeling a lot, buy ahead and use a few weeks later. Eggs are porous and over time air will get in between the egg and the white (albumin) which allows for easier peeling.



Now that you have mastered the hard-cooked egg, let's make the perfect spring salad. This can also be a prelude to your Easter

holiday meal or if you are looking at the new bathing suit you bought in February, perhaps your main meal!

Kitchen Tip – Buy your black peppercorns in bulk. Find friends that share your love of "fresh" and split the bag. The peppercorns last for a very long time without losing their flavor. I have a black coffee grinder that I use to grind a 1/2 cup at a time. I put pepper in everything!

Greens, Soft Cooked Egg, Spring Peas, Goat Cheese, Prosciutto with Champagne Dressing

Serves 4

8 soft cooked eggs

1 C. spring peas – fresh or frozen (if frozen, poach for 30 sec in water)

8 slices of prosciutto

8 oz. goat cheese – sliced into discs

Greens for 4 people

Homemade croutons if you want!

Champagne Dressing:

2 small shallots, peeled and small diced

2 tablespoons champagne vinegar or white balsamic vinegar

2 tablespoons lemon juice

1 tsp. Dijon mustard

Pinch of sugar or tsp. of honey**

1/2 teaspoon kosher salt

1/3 cup extra-virgin olive oil

freshly ground pepper to taste

Place the shallots in a bowl with the vinegar, lemon juice, sugar/honey if using and salt. Stir and let the mixture sit for 20 to 30 minutes. Slowly drizzle in the olive oil, whisking constantly to make an emulsified dressing.

**Sugar or honey will soften and mellow the acid in a dressing.

Soft Cooked Egg:

Follow recipe for Hard Cooked Egg but reduce the time to 5 min max. Be gentle when peeling as the yolk center will be soft.

The Greens:

Here is where you can pretty much use whatever you like. If available a mixture of Frisee and baby greens is simply lovely. There is Boston lettuce too. Need a little extra health boost? Mix some spinach in.

Assembly:

Put greens in a large bowl and toss with some of the dressing. Top with 2 eggs per salad and the remaining ingredients. Enjoy with your favorite white wine.

Wellington's Voted "Best of the Best" Sandwich in New Hampshire!

On a personal note. This past week Wellington's won a title that we (our team) are so proud of. Voted by our customers, we have the "Best of the Best" Sandwich in New Hampshire. Our Korean Pork Burrito. Yes, it's just a sandwich. A sandwich that we have sold almost 6,000 of in 3 years. In all honesty, I am not a competitive person. Never played sports. Never cared if I hit the golf ball 10 yards or 150. I dress for comfort and drive a big black Chevy Tahoe because I want too. I get competitive thing now. Last year I ordered myself a chef coat with my official title and name on it. I had never worn it until this past Friday. I needed that "Best of Best" under my belt to prove that I deserved it. Thank you to every single person who took time out of their day to let us know you care. Our little store has the best of the best team that we could not do what we do without. We are so privileged. Thank you.

Another note...There is a painting on the wall at Wellington's that really doesn't fit our décor. It has yellows and blues with lots of flowers. I gave that to my mother a long time ago. She hung it in her kitchen and simply loved it. It hangs there to remind me that she is always with me. It was 10 years ago on April 9th that I lost my mother and my best friend to breast cancer. She would be so proud of me and my chef coat. Funny how things come around and sneak up on you, tap you on the shoulder and let you know...it all makes sense now and everything will be ok.

Kitchen Quote – "The most indispensable ingredient of all good home cooking is the "love" for those you are cooking for." Sophia Loren

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

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WHAT DO YOU REALLY KNOW ABOUT ADVANCE DIRECTIVES?

BY BEN KINIRY, ESQ.

If you were to get curious (or are unable to sleep some night) and looked under Title X of the New Hampshire Statutes, you would find the title Public Health. If you continued to be so very curious, you may even read all the way down to subsection 137-J:19, look inside and see the words **disclosure statement**. The disclosure statement is a writing that anyone signing an advance directive would be wise to read (actually, the disclosure must accompany a durable power of attorney for health care). The goal of the disclosure statement is to aid you in best understanding the authority that can be provided to an agent under an advance directive.

Since I'm aware most of you are never going to have that much trouble sleeping and given this is such a serious topic, I thought it would be prudent to make an effort to educate you regarding advance directives. It is evident from my meetings with clients that this is an area of the law that is often misunderstood. Therefore *you likely need to know, and understand, more about Advance Directives*. Following is an excerpt from the Statute cited above, which I hope will enlighten you on this topic.

DURABLE POWER OF ATTORNEY FOR HEALTH CARE (notice this is the actual name utilized in the State of New Hampshire), **THIS IS AN IMPORTANT LEGAL DOCUMENT. BEFORE SIGNING IT, YOU SHOULD KNOW THESE IMPORTANT FACTS:**

Except if you say otherwise in the directive, this directive gives the person you name as your health care agent the power to make any and all health care decisions for you when you lack the capacity to make health care decisions for yourself (in other words, you no longer have the ability to understand and appreciate generally the nature and consequences of a health care decision, including the significant benefits and harms of and reasonable alternatives to any proposed health care).

"Health care" means any treatment, service or procedure to maintain, diagnose or treat your physical or mental condition. Your health care agent, therefore, will have the power to make a wide range of health care decisions for you. Your health care agent may consent (in other words, give permission), refuse to consent, or withdraw consent to medical treatment, and may make decisions about withdrawing or withholding life-sustaining treatment. Your health care agent cannot consent to or direct any of the following: commitment to a state institution, sterilization, or termination of treatment if you are pregnant and if the withdrawal of that treatment is deemed likely to terminate the pregnancy, unless the treatment



will be physically harmful to you or prolong severe pain which cannot be alleviated by medication.

You may state in this directive any treatment you do not want, or any treatment you want to be sure you receive. Your health care agent's power will begin when your doctor certifies that you lack the capacity to make health care decisions (in other words, that you are not able to make health care decisions). If for moral or religious reasons you do not want to be treated by a doctor or to be examined by a doctor to certify that you lack capacity, you must say so in the directive and you must name someone who can certify your lack of capacity. That person cannot be your health care agent or alternate health care agent or any person who is not eligible to be your health care agent. You may attach additional pages to the document if you need more space to complete your statement.

Under no conditions will your health care agent be able to direct the withholding of food and drink that you are able to eat and drink normally.

Your agent shall be directed by your written instructions in this document when making decisions on your behalf, and as further guided by your medical condition or prognosis. Unless you state otherwise in the directive, your agent will have the same power to make decisions about your health care as you would have made, if those decisions by your health care agent are made consistent with state law.

It is important that you discuss this directive with your doctor or other health care providers before you sign it, to make sure that you understand the nature and range of decisions which could be made for you by your health care agent. If you do not have a health care provider, you should talk with someone else who is knowledgeable about these issues and can answer your questions. Check with your community hospital or hospice for trained staff. You do not need a lawyer's assistance to complete this directive, but if there is anything in this directive that you do not understand, you should ask a lawyer to explain it to you. The person you choose as your health care agent should be someone you know and trust, and he or she must be at least 18 years old. If you choose your health or resi-

dential care provider (such as your doctor, advanced practice registered nurse, or an employee of a hospital, nursing home, home health agency, or residential care home, other than a relative), that person will have to choose between acting as your health care agent or as your health or residential care provider, because the law does not allow a person to do both at the same time.

You should consider choosing an alternate health care agent, in case your health care agent is unwilling, unable, unavailable or not eligible to act as your health care agent. Any alternate health care agent you choose will then have the same authority to make health care decisions for you.

You should tell the person you choose that you want him or her to be your health care agent. You should talk about this directive with your health care agent and your doctor or advanced practice registered nurse and give each one a signed copy. You should write on the directive itself the people and institutions who will have signed copies. Your health care agent will not be liable for health care decisions made in good faith on your behalf. Even after you have signed this directive, you have the right to make health care decisions for yourself as long as you are able to do so, and treatment cannot be given to you or stopped over your clear objection. You have the right to revoke the power given to your health care agent by telling him or her, or by telling your health care provider, orally or in writing, that you no longer want that person to be your health care agent..." RSA Chapter 137-J:19 (2015).

If you have any questions concerning advance directives or wish to create one for yourself or a loved one, please feel free to contact us.



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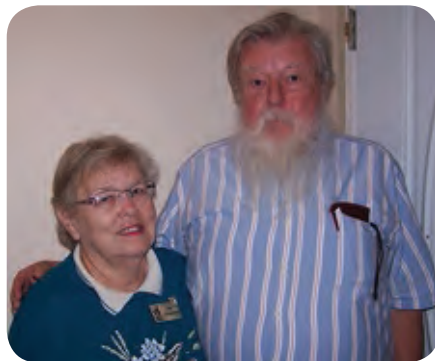
PRESERVING BOW LAND - AND A BIT OF HISTORY

by Bob Chadwick

Mr. Chadwick recently conveyed to Bow Open Spaces, Inc. a permanent conservation easement to protect from development a plot of land off of Branch Londonderry Turnpike.

Bob wrote the article below, to provide a bit of background on the land.

(Right) Pat and Bob Chadwick



The Chadwick family has been established in Bow since the late 1930's. My grandparents had a farm on South Street, across from what is now the Methodist church. Dad, Mom and we three kids lived on Bow Bog Road. We went to school in what's now the Municipal building. I graduated Concord High in 1958, joined the Air Force, and spent the next 25 years or so traveling to places like Australia, Hawaii, the Philippines, and, at the end, Florida. After retirement I entered a second career as an Electronics Engineer in Florida.

Dad purchased the land from Ernest Morgan sometime in the late 60's or early 70's. His intent was to use it as a woodlot; pretty much all it was good but it was not serviced by any good roads, was mostly wetland (a good example of beaver engineering), and except for the front few acres, was uninhabitable. As he grew older, he was less able to harvest firewood, and also Pat and I were starting to think about having a summer place in New Hampshire. With this in mind, we bought the land from him in 1994.

It's interesting to look at the chain of deeds that came with the property. I noted several names that were familiar to me when I was growing up: Ernest Morgan, of course, and Susan Colby, an elder of the Colby family that is so prominent in Bow's history. I remember doing chores and errands for Aunt Sue Colby when I was a kid. Ernest was a neighbor and built the house that is presently owned by his son, Bob Morgan, on the Bog Road.

We'd visit it every time we came to New Hampshire, but as time wore on the summer place became more of a dream and less practical, particularly after a few discussions with town planning folks. We wanted under no circumstances to see it either defaced or developed, and wanted to keep it as a family asset. My kids have all explored the lot and we all like the idea of owning a little piece of Bow.

Our son David has a Master's degree in environmental management and is an executive with the Montana Wildlife Federation. He introduced the idea of something like a conservation easement to us and explained a few details so the idea sounded worth looking into.

An October 2015 visit and discussion with the planning folks revealed the existence of Bow Open Spaces and their charter to maintain Bow's undeveloped spaces. A short talk with (BOS Board Member) Ken Demain and some research confirmed that it'd be a good plan to set up a conservation easement to permanently secure the property from development. We chose Bow Open Spaces as it is an outfit that is based in Bow and would be more attuned to local desires and needs. Having the management actually living in the town will, I believe, help assure direct control and interest.

So, we did just that. It's a 31 acre lot; the easement covers all but the two acres in the northwest corner, nearest the Robinson Road. We set that two acres aside just in case one of the kids decides he wants to fight the battle to put a summer place there. Perhaps unlikely, but I wanted to leave the option open. As the easement is a "forever" thing, I did not want to cut the kids out if any of them got interested in living in Bow.

My vision for the future is for the land to be used for hunting, fishing, recreation, hiking and such like. Perhaps long term, maybe it could become a park or just a wildlife area. In 2012, we, along with our neighbors the Stumbs and the Kornneefs, had a timber harvest done. This thinned out some of the forest and will promote more even growth. For now, we'll just wait and see. The lot's done well on its own; I am sure that with the threat of development gone, it'll become a nice place for Bow residents (and maybe



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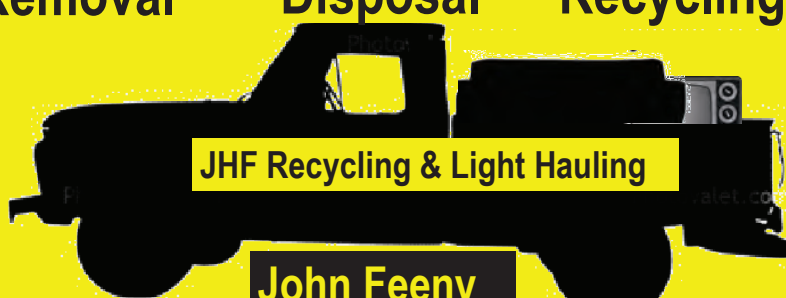
our descendants) to wander around in and enjoy.

(Bow Open Spaces maintains conservation easements on more than 1,900 acres of private and public lands in Bow, including the Knox Town Forest and Nottingcook Town Forest, where many recreational trails exist. All are welcome to attend the organization's meetings, held the first Tuesday of the month at the Baker Free Library. More information is available at bowopenspaces.com.)

SUNSCREEN

Did you know... The Bow Parks and Recreation Department has two sunscreen dispensers located at the Bow Athletic Club Building and the snack shack at Gergler Field. Last year, the Town received a grant from the Melanoma Foundation of New England to purchase the dispensers. The Town received a second grant to purchase a third dispenser to be installed at Sargent Park. When you get to a game or practice, and you realize you forgot your sunscreen, look for one of our yellow dispensers and help yourself.

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THE MANY BENEFITS OF A ROTH IRA

BY DOMINIC LUCENTE

Why do so many people choose a Roth rather than a traditional IRA?

The Roth IRA changed the whole retirement savings perspective. Since its introduction, it has become a fixture in many retirement planning strategies.

The key argument for “going Roth” can be summed up in a sentence: Paying taxes on retirement contributions today is better than paying taxes on retirement savings tomorrow.

Here is a closer look at the trade-off you make when you open and contribute to a Roth IRA – a trade-off many savers are happy to make.

You contribute after-tax dollars. You have already paid federal income tax on the dollars going into the account, but in exchange for paying taxes on your retirement savings contributions today, you could potentially realize greater benefits tomorrow.¹

You position the money for tax-deferred growth. Roth IRA earnings aren’t taxed as they grow and compound. If, say, your account grows 6% a year, that growth will be even greater when you factor in compounding. The earlier in life that you open a Roth IRA, the greater compounding potential you have.²

You can arrange tax-free retirement income. Roth IRA earnings can be withdrawn tax-free as long as you are age 59½ or older and have owned the IRA for at least five tax years. The IRS calls such tax-free withdrawals *qualified distributions*. They may be made to you during your lifetime or to a beneficiary after you die. (If you happen to die before your Roth IRA meets the 5-year rule, your beneficiary will see the Roth IRA earnings taxed until it is met.)^{2,3}

If you withdraw money from a Roth IRA before you reach age 59½ or have owned the IRA for five tax years, that is a *nonqualified distribution*. In this circumstance, you can still withdraw an amount equivalent to your total IRA contributions to that point, tax-free and penalty-free. If you withdraw more than that amount, though, the rest of the withdrawal may be fully taxable and subject to a 10% IRS early withdrawal penalty as well.^{2,3}

Withdrawals don’t affect taxation of Social Security benefits. If your total taxable income exceeds a certain threshold – \$25,000 for single filers, \$32,000 for joint filers – then your Social Security benefits may be taxed. An RMD from a traditional IRA represents taxable income, and may push retirees over the threshold – but a qualified distribution from a Roth IRA isn’t taxable income and doesn’t count toward it.⁴

You can direct Roth IRA

assets into many different kinds of investments. Invest them as aggressively or as conservatively as you wish – but remember to practice diversification.

Inheriting a Roth IRA means you don’t pay taxes on distributions. While you will need to take distributions from an inherited Roth IRA within 5 years of the original owner’s passing, those distributions won’t be taxed as long as the IRA is at least five years old (five tax years, that is).³

You have nearly 16 months to make a Roth IRA contribution for a given tax year. Roth and traditional IRA contributions for a tax year that has passed may be made up until the federal tax deadline of the succeeding year. The deadline for a 2016 Roth IRA contribution is April 18, 2017. Making your Roth IRA contribution as soon as a tax year begins, however, gives that money more time to potentially grow and compound with tax deferral.⁵

How much can you contribute to a Roth IRA annually? The 2017 contribution limit is \$5,500, with an additional \$1,000 “catch-up” contribution allowed for those 50 and older. (That \$5,500 limit applies across all your IRAs, incidentally, should you happen to own more than one.)⁵

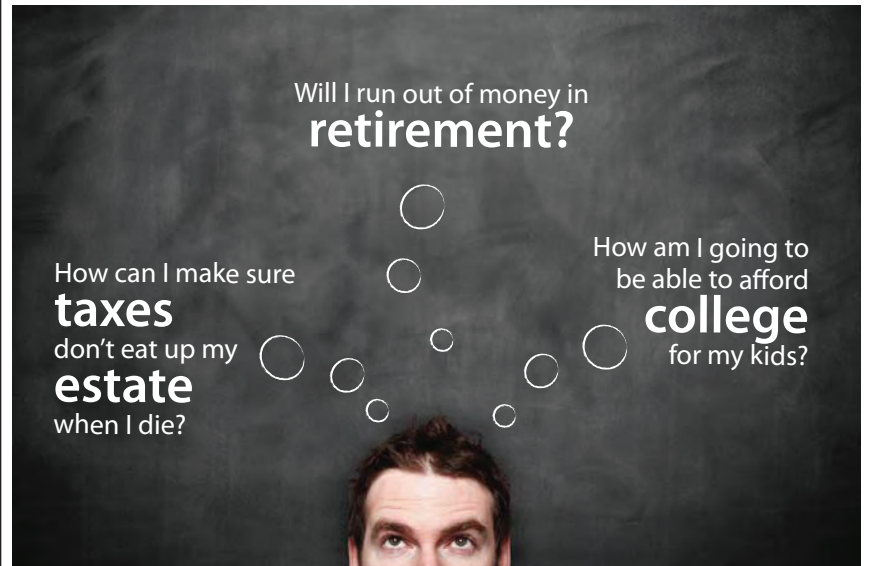
You can keep making annual Roth IRA contributions all your life. You can’t make annual contributions to a traditional IRA once you reach age 70½.²

Does a Roth IRA have any drawbacks? Actually, yes. One, you will generally be hit with a 10% penalty by the IRS if you withdraw Roth IRA funds before age 59½ or you haven’t owned the IRA for at least five years. (This is in addition to the regular income tax you will pay on funds withdrawn prior to age 59 1/2, of course.) Two, you can’t deduct Roth IRA contributions on your 1040 form as you can do with contributions to a traditional IRA or the typical workplace retirement plan. Three, you might not be able to contribute to a Roth IRA as a consequence of your filing status and income; if you earn a great deal of money, you may be able to make only a partial contribution or none at all.^{3,5}

These asterisks aside, a Roth IRA has remarkable potential as a retirement savings vehicle. Now that you have read about all of a Roth IRA’s possible advantages, you may want to open up a Roth IRA or create one from existing traditional IRA assets. A chat with the financial professional you know and trust will help you evaluate whether a Roth IRA is right for you, given your particular tax situation and retirement horizon.

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

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Citations.

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Salmon Time

By Ron Lacroix

Trolling for salmon has always been a very special time because when we transition from winter to spring, open water, nature, fishing with friends, and a fly rod in your hand is a great combination. Don't leave fish to find other fish. A number of years ago, fishing with a good friend, we watched a fisherman nearby hook a nice fish. He landed it and proceeded to troll down the bay. I said to Don, let's make a few circles in the area where that fisherman had departed. In about 2 hours we landed 8 salmon, keeping four and headed for the barn.

Ice never seems to go out the same time two years in a row. Early on there are often ice flows moving with the wind. The wind can change fast, the ice starts to move, and it can be deceiving. You can get cut off from shore so be aware.

When trolling I do not go in a straight line, rather I prefer a zig-zag pattern. This makes the fly change speeds, often a salmon will strike as the fly speeds up. On Winni, I believe the two best flies are my Mickey Marvel and the Blood & Guts tied by my friend Ken Welch, also from Bow.

On Lake Sunapee, Dale, owner of the Tackle Shack in Newbury reports that the Gray Ghost Tandum is the fly of choice on ice out. Dale and Tammy do an excellent job helping the sports folks in the Lake Sunapee area.

There have been many changes on the lake since I was a boy. Technology has made sonar very effective, especially in the summer. Chartering boats became common as there was money to be made.

The worst was the Derby. Before the Derby, there were some very big Salmon on the lake. In a few years they were culled out, and are gone. It was wrong then and it's wrong now. Three thousand fishermen on the lake for 3 days is just wrong.

This great resource should have been protected, not exploited. If some of you need a prize, we could get a few more tables in the Bingo Hall.

My Prize is Just to Be on The Water.



**HISTORY, CIVICS AND POLITICS
 FEATURED IN OLLI CLASSES**

By Jacki Fogarty

Bow members vote with their feet for OLLI, the Osher Lifelong Learning Institute, to provide courses on history, civics and politics. Five of our citizens attended the first such class of the Spring Term, *Freedom of Speech, Expression and Religion in the 21st Century*.

Barbara Keshen, former Legal Director of the NH Civil Liberties Union, and Daniel Crean, a recently retired municipal law practitioner, collaborated to entertain and inform 35 OLLI members about the origins and case law of federal and state freedom of speech provisions.



Dan Crean Delivers Freedom of Speech

Attendees learned that the notion of "fightin' words" arose out of a New Hampshire case, *Chaplinsky v. New Hampshire*, decided by the U.S. Supreme Court in 1942. Establishing a rare limitation on the First Amendment's guarantee of freedom of speech, the Court overturned the New Hampshire court's guilty verdict finding Walter Chaplinsky violated a New Hampshire statute prohibiting calling someone an offensive or derisive name in public. On April 6, 1940, on a street corner in Rochester, Chaplinsky did, in fact, call a town marshal "a damned Fascist."

Lively discussion of this and several other cases offered by Keshen and Crean punctuated the two hour presentation.

In this spring term, 30 courses are on the general topics of politics, law and history, offered in Concord, Manchester, Portsmouth and Conway. And the other 160 courses cover science, crafts, sociology, literature, performance arts, health, nature, computer technology, sports, religion and more.

OLLI at Granite State College is known for high quality presenters, all of whom are volunteers, and engaging, interesting classes with affordable fees. Adults over age 50 are welcome to join at any time. Information is available on the OLLI website, OLLI.granite.edu.

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BOW POLICE LOG

March 2017 STATS

Arrests - 27	Motor Vehicle Stops – 150
Warnings – 132	Citations – 18
Accidents – 15	Parking Tickets – 7
Restraining Orders – 2	Incident/Investigation Reports – 53

March 2017 Arrest Log

3/01 Ryan Stetzler, 31, Carron Ave, Manchester was arrested for credit card fraud.

3/03 Christopher Villacorta, 39, Hurricane Rd, Belmont, was arrested on a warrant.

3/04 Timothy Sargent, 35, Homeless, Concord, was arrested on a bench warrant.

3/06 Derek C. Maltais, 33, Homeless, was arrested for resisting arrest and possession of a controlled drug; Danelle L. Moriarty, 42, North Riverdale Rd, Weare, was arrested for driving after revocation/suspension, and unregistered vehicle.

3/07 Savannah Miller, 22, King St, Boscawen, was arrested on a warrant; Jamie L. Ekstrom, 36, Pembroke St, Pembroke, was arrested on a bench warrant.

3/08 Jason M. Potter, 41, Old Ferry Rd, Bow, was arrested for simple assault.

3/11 Jeremy J. Gadoury, 32, Balmoral Dr, Stratham, was arrested on a bench warrant.

3/14 Christopher Poire, 28, Dicandra Dr, Bow, was arrested for domestic violence related assault, simple assault, and possession of a controlled drug.

3/15 Christopher W. Wathan, 31, N. State St, Concord, was issued a summons for operating without a valid license; Shane Collins, 42, Homeless, was arrested for receiving stolen property.

3/16 Cre E. Clay, 21, Broad St, Nashua, was arrested on a bench warrant; Cody R. Stanford, 22, Pembroke St, Pembroke, was arrested on a warrant and two bench warrants; Alexis B. Call, 32, Homeless, was arrested for possession of a controlled drug, and a bench warrant.

3/17 Caitlyn Cummings, 28, Bear Path Ln, Hudson, was arrested for driving while intoxicated, possession of a controlled drug, and conduct after an accident.

3/19 George Wentworth, 40, Megan Ln, Hillsboro, was issued a summons for driving after revocation/suspension.

3/20 Robert Ranahan, 22, Old Center Rd, Deerfield, was arrested for possession of a controlled drug; Candice A. Padilla, 29, Homeless, was arrested on a warrant and a bench warrant; Chelsie Fredette, 23, Homeless, was arrested on a warrant.

3/22 Christopher Ruth, 45, Main St, Tilton, was arrested on ten counts of credit card fraud.

3/23 Carlina Virgin, 25, Sugar Hill Rd, Bristol, was arrested for driving after revocation/suspension, and driving without giving proof.

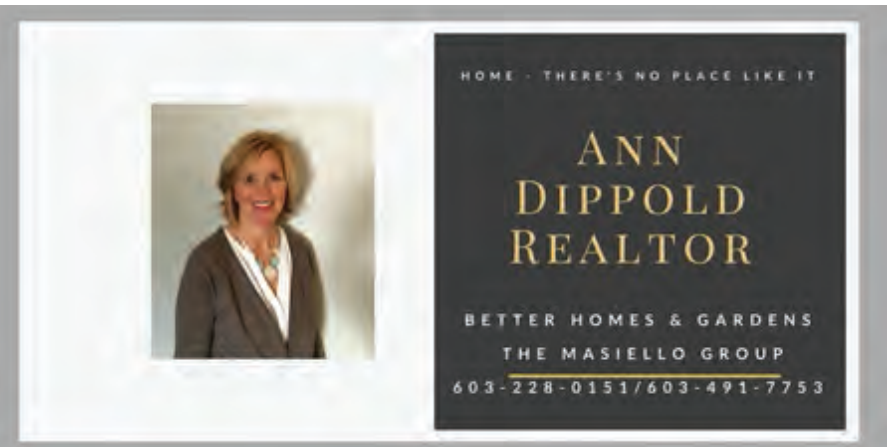
3/28 Breanna Douville, 23, Rosewood Dr, Bow, was arrested for criminal mischief.

3/29 Ronald R. Wiggin, 46, Baker St, Manchester, was arrested for possession of a controlled drug, and false report to law enforcement.

3/30 Natasha E. Brown, 25, Longmeadow Dr, Concord, was arrested for transporting drugs in a motor vehicle and possession of a controlled drug;

Kendra L. Robitelle, 28, Glass St, Pembroke, was arrested for two counts of possession of a controlled drug, false report to law enforcement, and a warrant;

Mark P. MacDonald, 26, Manchester St, Concord, was arrested for driving after revocation/suspension, and suspended registrations.



WHEN LOOKING FOR A HOME IN A SELLER'S MARKET, YOU NEED A PLAN

It's a seller's market right now in Bow - inventory is low and buyer interest is high. Buyers in a seller's market can get what they want, but they need to bring their "A" game and be decisive. Here are six common mistakes and how to avoid them.

Not making your best offer - The motivation to buy what we want for as little money as possible is deeply engrained in us. So when most people see the listing price of a home, they naturally wonder what they can really get the house for. Offering lower than asking price is a reasonable strategy, especially if the house is overpriced compared with other similar homes in the area, or if it's a buyer's market with lots of available inventory. But trying to get a deal when you're in a seller's market might not be the best tactic. In a seller's market, many buyers do not step up with a strong enough offer. There is usually a shortage of inventory, and the competition is usually fierce. I always encourage a buyer to come in with a strong opening offer.

Over-Analyzing the Purchase Price - Just as impulse-buying a home is risky, over-analyzing a home purchase in a seller's market is ill-advised as well. When you wait too long, you are at high risk of losing the home you have fallen in love with. Once you've determined the type of home you want, the location you desire, and your price range, and finally find a home that meets your qualifications, don't wait to make an offer.

Working with an inexperienced agent - In a seller's market, it benefits buyers to get all the help they can. If you have a seasoned agent on your side, you'll probably have a better chance of getting the home you want. Plus, in most cases, buyers don't pay real estate agents; sellers do. Working with a real estate professional saves tons of time and stress, as they know the ins and outs of the process and can provide tremendous insight regarding upcoming inventory.

Not being prequalified (or better yet, pre-approved) for a loan - You might know that you'll be approved for a mortgage loan based on your steady income, your low debt-to-income ratio, and your high credit score — but the seller probably doesn't know that. The only way to prove to the seller that you're a qualified buyer is to be prequalified from a lender. Prequalification is absolutely paramount - A buyer has zero advantage if they do not have the cash to purchase without a mortgage and haven't taken the time to speak with a lender.

Not being prepared for a bidding war - If there is ever a time when a bidding war could be imminent, it's during a seller's market. No buyer wants to be involved in such a battle for fear of possibly going over budget. One solution to avoid this is to set your search below your max budget to leave room in case of an overasking bidding war.

Not learning from your mistakes - There's no shame in learning that your offer has been declined, but it's easy to get frustrated if your offers are declined repeatedly. Learn from your last transaction(s) so you can move in to your dream home.

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Fire Department News

On March 12th, there was an incident at the power plant where two chemicals mixed together, causing a small acid cloud on site. Bow Fire and Central NH Hazmat Team evaluated the incident and worked with the plant staff on cleanup plans. No injuries occurred, but it had the potential to be a lot worse.

All Bow EMTs and Paramedics completed re-certification in March through a weekend-long refresher training at the Bow Municipal Building.

Police Department News

Chief Lougee and Lieutenant Hayes attended a training at the NH Police Standards and Training, "Blue Courage Executive Overview."

This training spoke about ways of being, a philosophy that inspires one to embody the noblest of character and unquestioned devotion -- a holistic approach to developing our officers in heart set, mindset, skillset and toolset.

Chief Lougee attended The Face of Human Trafficking at Plymouth State University. The train-

ing taught everyone has a role to play in combating human trafficking. Recognizing the signs of human trafficking is the first step to identifying a victim. By identifying victims and reporting tips, you are doing your part to help law enforcement rescue victims, and you might save a life. Law enforcement can connect victims to services such as medical and mental health care, shelter, job training, and legal assistance that restore their freedom and dignity.

Officer Mike Carpenter (School Resource Officer) attended a two-day

class, "ALICE: Alert, Lockdown, Inform, Counter and Evacuate," the new way to conduct lockdowns and active shooter training.

The entire Police Department received Drug interdiction training. This training concentrated on looking beyond the ticket for criminal activity.

Sgt. Phil Lamy attended a major crimines investigation training program hosted by the Hampton Police Department. He gained additional insight into processing crimes and evidence.

BOW SCHOOL SPORTS HIGHLIGHTS

Bow Hockey Wins Division II



Bow scored the game's first three goals on its way to a 4-2 victory at SNHU Arena and its second Division II title in program history.

Doug Champagne's goal with 3:16 remaining in the opening period and Ryan Tobeler's tally 1:27 into the second frame gave Bow (18-2-1) a 2-0 lead entering the second intermission. Champagne, a senior, put another goal on Keene junior goaltender Myles Ditkoff (20 saves) just 1:45 into the third period to build a 3-0 Bow advantage.

"We were really cognizant of not letting up after a goal," Falcons coach Tim Walsh said. "The whole game we talked about not letting up for one second because that one second, with a talented team like (Keene), can hurt you."

Bow freshman forward Austin

Scarinza dashed Keene's comeback hopes when he logged his power-play goal with 2:29 remaining to cap the game's scoring.

Scarinza's goal put Champagne and the rest of Bow's senior class at ease. The Falcons' six seniors -- Doug Champagne, "Brendan Ulrich, Colin Tracy, Alex Killion, Austin Beaudette and Chris Mead -- were part of the program's runner-up finishes last season and in 2014.

"I was thinking to myself (when it was 3-2), 'This can't happen. We can't lose a third time here,'" Champagne said. "And then our freshman, (Scarinza), came out on top and got us one in the end."

The Falcons have reached the D-II title game four of the last seven seasons, beginning when they won their first championship in 2010.

Bow Hockey Fights Hunger

The Boys' Ice Hockey team at Bow High School had their Hockey Fights Hunger campaign running for the month of February, 2017. At each game, fans were asked to bring food or monetary donations. The team saw their biggest collection night on Senior Night when they hosted Dover. Bow and Dover fans filled a large box of donated food and had a few monetary donations as well. The team also hosted a

pancake breakfast and pasta dinner, where they also accepted donations for their campaign. Throughout the month, the team collected 25-30 bags full of donated food, as well as \$160 in donations for The Friendly Kitchen, the soup kitchen in Concord. Team Captains and Assistants took the food and money to The Friendly Kitchen (pictured below).

The Bow Times salutes the team for caring for those in need!



Boys Varsity Tennis Sweeps Sanborn Regional HS

Game Date: Apr 5, 2017

Score: FALCONS: 9 SANBORN: 0

Key players: Brayden Binder (8-1 win at No. 1 singles), Evan Alfano (8-4 win at No. 2), Mike Mullen (8-0 win at No. 3), Dillon D'Allesandro (8-1 win at No. 4), Caleb Olson (8-0 win at No. 5), Zach Mullen (8-0 win at No. 6).

Highlights/key moments: The Falcons opened the season with a sweep on the road. After winning in singles, Binder and Alfano teamed for an 8-1 win at No. 1 doubles. Mike Mullen and D'Allesandro won, 8-4, at No. 2 doubles, and Olson and Zach Mullen finished the doubles sweep with 8-0 win at No. 3.



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Mark Your Calendar

Saturday, April 15
Garden Club Cleanup & Rotary Road Cleanup

Monday, April 24
Family Movie Night "SING"
6:30 p.m. - Baker Free Library

Saturday, April 22
Men's Club/Scouts Roadside Clean Up 8:45 a.m. - 11:00 a.m.

Saturday, April 29
Friends of the Baker Free Library- Book Donation Day
10:00 a.m. - 4:00 p.m.

Saturday, May 20
Rotary Car Show

Saturday, May 27
Bow Garden Club Spring Plant Sale
8:00 a.m. -noon at Community Bldg.

Saturday, June 3
Historic Quilt Show at the Library 11:00 a.m. - 3:00 p.m.

WHITE ROCK NEWS



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Cimos	Merrimack County Savings Bank
Baker Free Library	Chen Yang Lee
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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 Office
Bow Recreation Building	Dunbarton Town Office

BOW CLERK'S



TOWN OFFICE

License dogs by April 30th, 2017

<i>Male / Female:</i>	\$9.00
<i>Neutered Male:</i>	\$6.50
<i>Spayed Female:</i>	\$6.50
<i>Dogs under 7 months old:</i>	\$6.50
<i>Residents over 65:</i>	\$2.00

WARNING

Failure to comply will make you liable for a penalty of \$25.00 if not licensed by June 1st.
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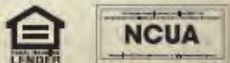
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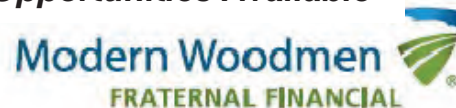
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- Exam
- X-rays
- Treatment Plan

Additional treatment may be needed. Paid at 1st visit.



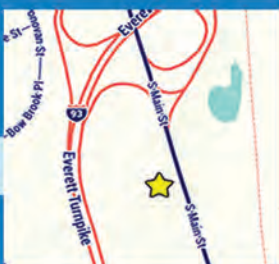
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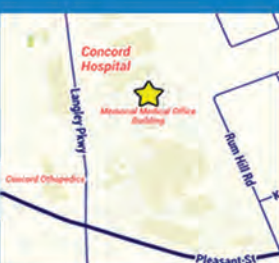
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