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FREE

Bow Officials Mull Solution to Water Quality Issue

Town officials are looking at creating a tax increment finance district or TIF to help improve the water quality in places like Bow Junction.

“We looked at a linear TIF along (Route) 3A that would include the Bow Junction and the Bow Mills,” said Matt Taylor, community development director.

A TIF district is a designated area where portions of the taxes collected from new businesses help pay for infrastructure improvements.

Taylor said he hopes to have the proposal ready by the 2018 town meeting. “I really think the TIF is the way to go,” Taylor said.

Bow Junction consists of a handful of businesses and roughly a dozen residential homes. The water in the area is so corrosive that businesses such as Grappone Automotive Group are choosing to serve bottled water instead of tap water, even though the tap water is treated.

It’s not clear where the corrosive substances are coming from, but officials say the two highways that cross over at the Junction — Interstate 93 and Interstate 89 — might have something to do with it.

Larry Haynes, president and CEO of Grappone Automotive

Group, said the company also has to replace its hot water heater about once a year because of the corrosiveness of the water.

It’s not the first time this idea has been proposed to officials from the neighboring capital city. In 1994, then Bow Town Manager Al St. Cyr sent a request to the Concord City Council to extend the water service to the junction. But city officials turned down that request, saying it would take away Concord’s economic development advantage in the area.

In 2009, Concord officials considered the option again after the Grappone Group sent a letter to the city, but no commitments were made at that time.

In addition to extending water lines to Bow Junction, a second option would be to use state funds, like applying for funding from the state Department of Environmental Services MTBE Bureau. But that competitive process could pose some challenges as well. “I think everybody in the state is looking to grab a piece of that,” Taylor said.

*Reprinted with permission
Melissa Proulx
Manchester Union Leader*

Frank E. Jones Appointed Town Rep. to Concord Regional Crimeline



Frank E. Jones, of Bow has been appointed as a Town Representative to the Board of Directors for Concord Regional Crimeline following his approval by Chief of Police Margaret Lougee. Jones, a retired veteran law enforcement officer, is an Assistant Professor of Criminal Justice at New England College in Henniker. He joins Crimeline representative Jim Maurer of Bow.

Jones, a long time resident of Bow, serves as a part-time Deputy Sheriff for the Belknap County Sheriff’s Office in Laconia. He

brings many years of experience to the Crimeline Board. Concord Regional Crimeline is a non-profit organization that partners with law enforcement and the communities they serve. Crimeline provides citizens with a way to anonymously supply the police with information about a crime or potential crime. Cash rewards up to \$1,000 are offered to citizens who provide information that leads to an arrest, the recovery of stolen property, or the seizure of illegal drugs. The Crimeline Board of Directors are all volunteers who are dedicated to making a difference in their communities by giving their time throughout the year to raise money and participate in crime prevention activities. They meet once a month to review cases solved from tips called in and they determine the reward to be paid based on guidelines set forth by their By-Laws. Concord Regional Crimeline is a member group of Crimestoppers International. Bow residents that wish to anonymously report criminal activity should call Crimeline at 226-3100.

Bow Public Safety Supporters Raise Over \$30,000

Dave Cook summarized how much money the Bow Public Safety Supporters raised in the last 13 months through general donations, an Uno’s Pizzeria fundraiser, spaghetti dinner, pancake breakfast, and buy-a-brick fundraiser.

The supporters met their goal, as set forth in a Town Meeting warrant article, and donated \$10,000 to be used for projects at the new public safety building. Approximately \$2,000-\$2,500 of the donations came from the “sin bin,” which was an open collection for anyone who grumbled or complained during the construction meetings.

The donations were used to defray over \$4,000 of the cost of the exercise equipment room, and bought \$1,100 of granite curbing for the walkway and signs. The sale of bricks raised \$15,300, of which \$5,000 will be used for landscaping. Total fundraising by the group came to \$30,807.76.

Selectmen Approve Birchdale Bridge Bid of \$579,717

The bid selected to replace the closed Birchdale Road bridge is nearly \$200,000 less than the amount approved by Bow voters.

The select board approved the \$579,717.50 bid from R.M. Piper, Inc. of Plymouth last week which was \$192,282.50 less than the \$772,000 the town set aside for the project at the March town meeting. The highest bid was \$929,977.

The bridge, which spans White Brook in Bow, has been closed since July 2015 after an underwater inspection revealed critical structural deficiencies. It’s also on the state’s list of red-list bridges.

About 80 percent of the project will be eligible for state bridge aid funding but not until 2025.

The bridge is scheduled to re-open in the fall.

Old Town Hall Handicap Accessibility Project

Town Manager David Stack reports the Bow Rotary Club and Bow Community Men’s Club are partnering up with other Town organizations to put together a project to make the Old Town Hall accessible. At the beginning of June, Cheryl Killam, an Americans with Disabilities Act (ADA) compliance consultant, met with incoming Rotary Club President Judy Goodnow, Men’s Club President Warren Perry, and the Manager to review the accessibility of the building.

Per ADA standards, existing facilities do not have to be fully accessible, but access to all programs must be provided in the most integrated setting. Meetings open to the public must be located in accessible facilities.

The main entrance of the building was found to be in non-compliance, as were the bathrooms. In order to achieve compliance with ADA requirements, an access ramp needs to be built, the entrance door

Handicap cont. p. 2



How to Best Protect Our Town Sunday, August 20th 2:00 PM

Chief Margaret Lougee and Fire Chief Mitch Harrington welcome anyone with concerns for safety (police or fire) to attend the Chiefs’ “Protect Our Town Campaign” program on Sunday, August 20, 2:00 p.m. in the Training Room at the Bow Safety Center, 7 Knox Road.

Chief Lougee and Chief Harrington will engage the public in discussions on HOW TO BEST PROTECT OUR TOWN.

Please join us. We are looking for citizen input and solutions!

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EDITORIAL

GOVERNMENT SANCTIONED PAY INEQUALITY- THE NEW ROYALTY

by Chuck Douglas

Are all government pay scales the same?

How do government pay levels stack up with non-profits?

It is clear that the big bucks are not in state government, but at the local level.

A right-to-know law request by this paper revealed that for 2016 the three largest cities had the best paid government employees.

The grand prize winner is Manchester where 165 city employees have gross pay of over \$100,000 while only 103 state officials do so.

The Manchester Airport Director (\$233,788), Public Works Director (\$167,355) and City Solicitor (\$161,133) lead the list. Over 120 police and fire department employees exceed \$100,000 in pay without counting in tens of thousands in additional benefits. For the record, the Mayor is paid only \$72,000.

The average Manchester police officer made \$81,179 in 2016 while the average Lieutenant made \$130,095 or just shy of the Governor's salary of \$135,592.

The average of all city salaries is \$1,283 per week compared to private sector employees at \$1,027 a week.

Manchester School District employees also did well with 21 topping \$100,000 for administrators and even one teacher at \$113,853.

Nashua weighs in at 41 employees, Portsmouth at 27 and Concord with 23 over \$100,000. A lot of the numbers are bloated by overtime which also runs up the number for pensions based on those high gross wages. Pension costs then are said to be uncontrollable by towns and cities.

The smaller cities clearly do not pay as well as the large ones. Keene has 13 city employees with gross wages above \$100,000 and Dover has 18. The smaller cities reflect a lower pay scale and thus there are only five each in Lebanon and Rochester. Laconia has two, the City Manager and Police Chief who each exceed \$100,000. Only the City Manager of Somersworth exceeds \$100,000. Franklin, Berlin and Claremont have no one paid at that level.

TOWN PAY SCALES

Looking at some of the larger

towns is quite revealing. Salem leads the list with 53 employees, followed by Derry at 23 and Londonderry at 10. Wealthy Bedford only has four employees above \$100,000 with three in Merrimack. The Town Administrators in Goffstown and Bow make over \$100,000. Their "union," the N.H. Municipal Association, pays its Executive Director over \$140,000.

STATE PAY SCALES

But a look at state government reveals only 103 state officials listed in RSA 94 that exceed \$100,000. A handful of physician positions go up into the \$150,000 range, but heads of giant departments like HHS with over 2,000 employees do not get paid as much as Manchester's Public Works Director or one of its Police Lieutenants.

The inequality of government pay will accelerate if the 43 Manchester fire employees who are over \$100,000 get a 3% raise this year and next. The raises will also push at least five more firefighters over the mark who currently earn \$98,000 or \$99,000.

In turn department heads also get the same raise out of "fairness." There should be a cap on the top end or else the municipal scales will top \$200,000 soon.

The cozy relationship between union support for aldermen and aldermanic support for massive pay increases will further stress the taxpayers. At least they will know who their new royalty is. And they are not in Concord.

HIGHER EDUCATION

If we turn to the very lucrative field of education we find Dartmouth pays 862 employees over \$100,000 and UNH does the same for 654 people. UNH President Huddleston got \$405,000 and a bonus of \$108,000 plus free housing. The country's President is only paid \$400,000 plus housing.

NON-PROFITS

The nonprofit autonomous N.H. Retirement System providing benefits to state and local government employees has pay scales higher than state department heads. Its Executive Director got \$248,600 in

2014 while its Director of Investments earned \$214,900. Three others earn over \$100,000, but NHRS is not part of the state executive branch.

The municipal health insurer, the N.H. Health Trust's Executive Director last year earned \$200,000 and two lawyers on the staff were paid \$193,974 and \$186,120.

That makes the Attorney General's salary of \$128,260 completely out of whack with his responsibility, background and a staff of over 60 lawyers to supervise on behalf of all of us.

The salary and compensation for the President of the N.H. Education Assistance Foundation in 2013 came to \$528,289. At least his kids won't need any college loan assistance.

The Delta Dental CEO weighed in at \$708,515 in salary alone that year while Larry Gammon, CEO of Easter Seals in Manchester, did good and well at \$525,857 including a \$310,000 salary.

It is obvious that state and federal department head salaries are well on the low scale if we are to recruit and retain the best and brightest to run the state and federal government.

PRIVATE SECTOR

But what about the private sector who pays the tuition, taxes and checks to charities? N.H. had 577,800 total private employees in 2016. Their total average weekly wage according to the N.H. Department of Employment Security was \$869 or \$45,188 a year.

But to have a living wage for a family of two adults and two children would require a private income of \$75,078 a year in New Hampshire according to MIT statistics.

The charity and nonprofit pay levels show that if you are doing good you are really doing very well.

For a free press,

je suis Charlie

Handicap cont. from p. 1

replaced and two bathrooms need to be combined into one single accessible bathroom.

This project will enable all members of the public to access the building and the programs that are offered.

The project plan will be submitted to the Selectmen for approval.

LETTER TO THE EDITOR

Monitor Wrong About Bow Water

I am writing in partial response to a *Monitor* editorial regarding the extension of a water line to serve the businesses in the area of Bow Junction (*Monitor* Opinion, Aug. 2).

The professional engineers and water supply professionals at the *Concord Monitor* have spoken. In the minds of these “professionals,” Concord doesn’t have enough capacity in its water system to extend water to Bow.

By logical inference that would also mean that the city does not have enough to provide water to future development within the city, or provide additional water to existing customers should they want to expand their operations within the city. I’ll bet this comes as big news to the folks in Concord’s economic development department.

The *Concord Monitor* water supply professionals are also not thinking through their arguments. Their finding that the city does not have enough water to extend service to Bow, appears to be based

on the experience of one year – and a major drought year at that.

Apparently the *Monitor’s* team of water professionals missed the class that strongly cautioned against coming to firm conclusions on the basis of limited data.

During 2016 the entire state was under drought conditions. A large number of water suppliers found it necessary to impose mandatory restrictions, not voluntary ones such as had in Concord. The fact that the true water professionals who operate the water system serving the city of Concord did not have to place mandatory restrictions on use is indicative of excellent planning and strongly suggests that the city has enough water.

It is time to stop looking backward to the events of history that have apparently led to the animus between Concord and Bow and instead look to future where both can grow and thrive.

Andrew J. Sharpe, Concord

Arnett Development Group Makes Presentation Regarding Sale of Route 3A Parcel

Stu Arnett from Arnett Development Group, and Brenda Litchfield from The Concord Group real estate advisory firm, made a presentation to the Selectmen regarding a Property Analyses on the town-owned property on Route 3A.

The goal of the Business Development Commission was to sell lots on Route 3A, and to encourage those sales by using the town-owned par-

cel as an anchor to generate interest on other privately-owned parcels on Route 3A.

Mr. Arnett explained their analyses goals to the Board concerning the 28-acre parcel: adding tax base while considering community assets; water usage, being a route 3A “anchor-multiplier,” and building on the strength of Route 3A’s transportation logistics.

Cavanaugh Wins Senate Race

Manchester union official Kevin Cavanaugh was elected over two other candidates in the Special election for Senate District #16.

The results for Bow and Dunbarton were:

	Bow	Dunbarton
David Boutin - REP.	626	266
Kevin J. Cavanaugh - DEM.	938	247
Jason A. Dubrow - LIBERTARIAN	17	16
Write-In	1	0
Total Ballots Cast:	1582	529

Bow Times Technical Editor Takes to the Sky



Denise Ehmling recently enjoyed mile-high hang gliding at Morningside Flight Park in Chestertown, NH. If you want a thrill, check it out!

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Sat. Sept. 16, 2017



Bow Bog Meeting House
111 Bow Bog Road



11:00 AM

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Looking East Down Valley Road.

Looking North up South Street

First Showing of Bow Heritage Commission’s Video
Early Turnpikes and Travel in Bow ca. 1805

* The Morgan Muzzleloader History & Display *



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1:00 PM Memorial Bell Ringing Ceremony

Followed by the Best Pie Ever Made



Bow Bog Meeting House
4th Annual Memorial Bell
Ringling Ceremony
September 16, 2017
1:00 PM
111 Bow Bog Rd.

List of Deported

- Catherine Gates
- Paul Dion, Sr.
- Calvin Jones
- Joseph Marcille
- Bernice King
- Waldo Sellar
- Helen Dydo
- Sheryl Potter
- Joan Cook
- William Verville
- Karol Higgins
- Anthony Urban
- Helen Volk
- Ann Taylor-Allen
- Henry Malay
- William Higgins, Sr.
- Ann Mattson
- William Lyons
- Timothy Russell
- Royce Riddle
- Evelyn Gallant
- Donald Addario
- Henry Herrick
- Judith Edwards
- Thomas Yasewicz
- Barbara Person
- Peter Judkins
- Mary Rogan
- Paul Sanchez III
- David Hager
- Kenneth Volk
- Kim Sargent
- Justin Thibaudeau
- Jennifer Clarke
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- Dennis Pizzimenti
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Rebecca-cleary@comcast.net

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TIME: 8:15-9:15 AM
DAY: WEDNESDAYS
SESSION 1: Sept 13, 20, 27, Oct 4, 11, 28, 25
COST: \$47 Bow Res | \$52 Non Res

LOCATION: Bow Community Ctr

EQUIPMENT REQUIREMENTS:

- Sneakers
- Yoga “Sticky” Mat



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American Red Cross Receives Donations from NHMB



(left to right): Heather Hale, Digital Banking Wire Specialist and Employee Co-Coordinator, Stephanie Couturier, American Red Cross of NH and VT Regional Chief Development Officer and Maria Del Mar Acebron, Senior Teller at the Merrimack's Business Center, Granite United Way Employee Co-Coordinator.

The employees of Merrimack County Savings Bank, Meredith Village Savings Bank (MVS), MillRiver Wealth Management (MillRiver) and New Hampshire Mutual Bancorp (NHMB) pledged \$2,374 to American Red Cross New Hampshire and Vermont Region. This is one of 20 awards given to non-profit agencies, in addition to the money donated directly to the Granite United Way.

NHMB made a dollar-for-dollar match to its employee contribution of more than \$47,000 to Granite United Way, and distributed the funds evenly among 20 non-profit agencies selected by employee vote.

"The Merrimack is proud to support the American Red Cross and we stand behind the valuable work they perform in our communities," said Philip Emma, President of Merrimack County Savings Bank. "This was an excellent choice by our employees for a recipient organization. Disaster can strike at any time, and it's important that we support the local Red Cross, as those local volunteers help our neighbors."

This gift will help to ensure that Red Cross volunteers can continue to respond when the call for help goes out," said Maria Devlin, CEO of the American Red Cross in New Hampshire and Vermont. "When a company like Associated Grocers

of New England shows support for disaster preparedness and recovery, it sends a signal to the community that they care about them."

19 other non-profits also received donations including the Boys & Girls Club of Central NH, Central NH VNA & Hospice, the Circle Program, the Concord Coalition to End Homelessness, the Concord Family YMCA, David's House, the Friendly Kitchen, Genesis Behavioral Health, Habitat for Humanity, Laconia Area Community Land Trust, Lakes Region Child Care Services, the Nashua Soup Kitchen & Shelter, New Beginnings, the NH Food Bank, the NH Humane Society, the Pope Memorial SPCA, Riverbend Community Mental Health, the Salvation Army and Second Start.

The American Red Cross provides compassionate care to those in need. Its network of donors, volunteers and employees share a mission of preventing and relieving suffering locally and around the world through disaster relief, military family support, blood donations, health and safety services and international humanitarian work. Headquartered in Concord, NH, the American Red Cross of New Hampshire & Vermont has several offices across both states. For more information, visit www.redcross.org/nhvt.

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SUDOKU PUZZLE #8 (hard)

By Ian Riensche www.sudoku-puzzler.com

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

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



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Sugar River Bank Announces New Intelligent Deposit ATM in Concord

Sugar River Bank is pleased to announce the recent opening of its new Intelligent Deposit ATM in Concord, NH. The new ATM is located at 150 North Main Street in the newly renovated Remi block building.

Sugar River Bank currently has 6 branch locations in Newport, Concord, Warner, Sunapee, New London and Grantham.

The state-of-the-art ATM is touch screen for easy use, allows the user to deposit multiple checks at once with check images upon receipt and bunched cash deposits without

the need for an envelope.

The addition of the stand-alone ATM is another step toward offering more locations and options for Sugar River Bank's customers in Merrimack County.

Mark Pitkin, President and CEO, stated "The Bank is pleased to be a part of the Concord Community.

The Remi block ATM offers a convenient location for our Concord customers and potential new customers to be able to stop and make deposits or withdrawals heading to and from work or home if they are unable to make a trip to our Loudon Road branch."



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*George T. "Skip" Campbell, Chuck Douglas, Benjamin T. King,
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DAY: MONDAYS
TIME: 9:45-10:35 am
SESSION 1: Sept 18, 25, Oct 2, 16, 23, 30
 NO Class Oct 9
COST: \$29 Bow Res | \$34 Non Res

DAY: WEDNESDAYS
TIME: 9:45-10:35 am
SESSION 1: Sept 13, 20, 27, Oct 4, 11, 25
 No Class Oct 18
COST: \$29 Bow Res | \$34 Non Res

LOCATION: Community Center

EQUIPMENT REQUIREMENTS:

- Wear comfortable clothing
- Sneakers
- Water Bottle

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Is "Low Fat" the Answer?

By Jim Olson

When the low fat diet trend first burst onto the scene, many people thought it was the answer to all of their weight loss problems.

Grocery stores began filling shelves with low fat and fat free items. However, many of these fat free products have been filled with sugar and/or salt to replace the flavor lost when the fat was removed.

Regardless of what you're eating, it comes down to if you consume more calories than you burn, you will gain weight. Even from seemingly "safe" foods like fat free items.

Choose real foods versus manufactured "low fat" or "fat free" items. Vegetables and fruits are always a better choice instead of "fat free" potato chips.

Potato chips have no redeeming value! Steer clear of items such as dairy foods (whole milk, ice cream, creams) fatty red meats & processed meats such as salami, sausage & hot dogs, cheese and egg yolks.

There are many more healthier items to fill your plate and body with that will have you both feeling and looking better! Try fruits & vegetables, fish & shellfish, cereals, rice & pasta.

When eating out, avoid catch phrases such as battered, creamed, au gratin, scalloped, breaded.

Good terms include au jus,



Jim Olson

poached, steamed, baked, etc. At home, experiment with grilling & broiling and using different spices to flavor food instead of fats.

Another culprit is salad dressing. A salad always sounds like a "safe" bet. Until you ladle on globs of full fat dressings.

A typical 2-tablespoon serving contains 145 calories and 15 g of fat. Ninety-four percent of those calories come from fat! Chose a low fat dressing, or keep it even simpler with a splash of flavored vinegar or lemon juice.

However, caloric value of any diet is the single most important factor for weight loss.

A gram of fat contains more than twice as many calories as a gram of protein or carbohydrate. It's easy to see why a low fat diet is good for weight loss.

A little less fat means a lot less calories.

Plus the fact that most people eat far more fat than is good for their waistline or their health.

If you reduce your calorie intake by 300 calories a day and increase your activity to burn 200 extra calories per day, you can expect a steady weight loss of approximately one pound per week.

In addition to helping you lose weight by using calories on more

filling foods, following a low-fat diet can help you ward off serious medical conditions, including heart disease, high cholesterol, and diabetes.

Would You Like Some Help With Your Fitness?

Would you like to improve your body and/or overall fitness?

Are you ready to look better, feel better, increase you energy and improve your overall quality of life?

Please feel free to call or email me and I would be very happy to help.

Have a fantastic day!

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Natalya Pearl Promoted to Vice President, Financial Advisor for MillRiver Wealth Management

Natalya Pearl has been promoted to Vice President, Financial Advisor for MillRiver Wealth Management (MillRiver). In this role, Pearl will continue to oversee the development and implementation of comprehensive financial plans for individuals, businesses and organizations.

“Natalya has a tremendous amount of empathy, intuitively understanding what her customers may need and before they are even able to articulate their goals,” said Paul Provost, President of MillRiver Wealth Management. “Her professional success can be attributed to her ability to understand each person’s unique situation.”

Pearl began her career as a Teller at Merrimack County Savings Bank in 2008, and advanced to the Bank’s wealth management department in 2011.



Natalya Pearl

She is a Certified Financial Planner with expertise covering income tax and estate planning, investment planning, risk management and retirement planning.



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- **TIME: 8:00-10:00 pm**

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Inquiries call Pete Mitchell @ 603-228-5227 or email volleyball@mitchellnh.com

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We are excited to welcome Dr. Christina McCann!

Dr. McCann is a NH native and is looking forward to caring for our community's dental needs. Comprehensive, conservative and quality dental care is a passion of hers.



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Vote for America's Choice at the 2018 Miss America Competition

The Miss America Organization has just announced the voting contest for “America’s Choice” at Miss America is now open. Your vote can help put Miss New Hampshire 2017, Lauren Percy, into the Top 15 at the upcoming Miss America competition in September.

The public can vote by visiting missamerica.org/vote or the Miss America Organization’s Facebook page. Voters should then select Miss New Hampshire and vote once daily through September 5th.

“America’s Choice” will be announced during the competition’s live broadcast on September 10th in Atlantic City. The remaining contestants to be among the Top 15 will be selected based on their preliminary scores in Lifestyle and Fitness in Swimsuit, Evening Wear, Talent, Interview, and On-Stage Questions.

About Miss New Hampshire Scholarship Program

The Miss New Hampshire Scholarship Program, a state chapter of the Miss America Organization, and a 501(c)4 non-profit corporation, provides thousands of dollars in annual college scholarship assistance through the Miss New Hampshire Scholarship Foundation, a 501(c)3 charity, making it the largest scholarship program for women in New Hampshire. Miss New Hampshire Scholarship Program is comprised of 28 local title holders located throughout the state who contribute hundreds of hours of community service annually. For more information about the Miss New Hampshire Scholarship Program, please call (603) 437-9027 or visit MissNH.Org.



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What's Happening in OLLI?

By Jacki Fogarty



Dan Fogarty



Phyllis Benoit

Registration for Fall courses begins August 28 at the Osher Lifelong Learning Institute (OLLI) at Granite State College.

Bow residents Phyllis Benoit and Dan Fogarty greeted members and nonmembers at the Fall Preview on August 9 where the 59 courses being offered at the Concord campus were featured.

Courses are open to members and nonmembers; as a membership organization members enjoy a \$20 discount for courses. Membership also includes other benefits such as game days, bus trips and lunch events, opportunities to volunteer and the joy of interacting with active, energized contemporaries.

Classes are available in four locations – Concord, Manchester, the Seacoast and Conway – and feature learning for the fun of it, meaning no homework, no tests, no prerequi-

sites, just learning new things. Because of the reasonable cost of these nonacademic courses, members often explore topics they never even thought they'd like and find they have acquired a new interest.

Topics to be covered at Granite State College's Concord Campus this Fall include Granny D, Buddhism, Hero Dogs, Handwriting Analysis, Ukulele Playing, Lizzie Borden, Celtic Songs, Immigration, Springsteen, Rise of the Nazis, Quilting, Shakespeare's Macbeth and so many more.

There will also be field trips to Squam Lake, the Dunbarton-Kimball Pond Conservation Area, an alpaca farm, the Capitol Center and Kimball House and more.

Pick up a catalog at the Baker Free Library, Bow Town Hall or request one by calling the OLLI office at 603-513-1377.

Considering Selling Your Home Yourself?

By Ann Dippold

It's understandable given the current market that sellers might think this is a good idea. But it's probably not, and here's why:

Scams happen - Common scams include fraudulent papers (appraisals, loan documentation), foreign buyer deposits (scammer sends too much in a bad check and then requests a refund), purchases through a third-party (a fake attorney, etc.) and asking for personal information.

Liability is all on the seller - Everyone makes mistakes. So if homeowners Julie and Mike list "hardwood floors" as a feature and the buyer discovers it's just a wood veneer, chances are Julie and Mike are going to pay for that mistake. An agent would have either caught the mistake or covered it with E&O insurance. Let's face it: this is a litigious society, so what homeowner wants to be a target for lawsuits?

Paperwork is daunting - Sure, ready-made contracts can be downloaded easily enough. But does an untrained seller understand what all that means? Would the seller know how to customize that one-size-fits-all contract?

FSBOs sell for less - In 2015, FSBOs lost about 16 percent of the sales price with a median selling price of \$210,000 (agent-assisted homes sold for \$249,000). Homeowners selling by themselves simply don't have the time to devote to the process, don't know the market value, don't understand market reports and don't properly market the property.

FSBOs lack representation - There's no one looking out for the homeowners who sell on their own. They have no one to call if they have a problem or a question. I found this out the hard way. Long before becoming a Realtor, I attempted a FSBO on my home. Under contract in less than a week, we thought we were well on our way to a closed deal. 30 days in, the buyer backed out. We lost the escrow and instead of selling our home in September, the 30 days lost market time meant we sold it in November instead, at \$10,000 less than the original offer. **An experienced agent would have recognized flaws in the original contract that put us at risk.**

Inspections are problematic - Sellers who don't know the rules can get stuck with unnecessary and costly repairs. Building codes change all the time. What was acceptable when the house was built may not be code today. That doesn't mean the seller has to make the changes. Without the expertise and advice of a seasoned agent, however, they don't know this and can get stuck with unreasonable and costly buyer demands.

Marketing is limited - FSBOs have limited resources to market their home. The 2015 NAR Profile of Home Buyers and Sellers showed 42 percent rely on a yard sign, 32 percent rely on friends and family, and about 15 percent use social media. Agents have an arsenal of marketing tactics they rely on and know which to use and when to use it, based on showing activity, the property, etc.

Hidden costs add up - The mindset for most FSBOs is saving money. Chances are, these sellers are being nicked and dined into a pretty big chunk of change. They're paying for a lot of extras: signage, flyers, photography, MLS listing, attorney (required in multiple states for FSBOs), home warranty (optional but hard to sell without one), home inspection, a wood destroying pest inspection, credit report for buyers (if applicable), contracts and the list goes on.

Time costs the seller money - The biggest cost to a homeowner is their time. You might hear the argument that it doesn't take an agent that much time to sell a house. And honestly, given the technology at our disposal, that's true — to an extent. But it will take a homeowner a whole lot longer. They don't have the expertise or the access to the resources agents have. What is their own time worth to them? How much time will the seller spend researching the market and contracts? Is the seller going to leave work to unlock the house each time there's a showing?

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A BOW STUDENT'S VISIT TO SOUTH AFRICA

By Brayden Binder

By Chase Binder - Bow High School's ELO to South Africa

Bow High School paired with Hopkinton High School recently to offer an Extended Learning Opportunity trip to South Africa. The ELO program gives students the opportunity to learn outside the traditional classroom and also receive academic credit for the work they do whether in another country or out in our own communities.

Bow High science and technology teacher Drew Groves put the trip together for the Bow students, including my grandson, Brayden Binder.

Here Brayden writes about his impressions of life in South Africa and shares some of his photographs of the wildlife. Last year, Brayden went on Bow High ELO to Cuba, which he wrote about in the December 2016 Bow Times.



Earlier in my Junior year at Bow High School, I went on the Cuba Extended Learning Opportunity, but my ELO trip to South Africa was a completely different experience. Before I left this summer I thought that they would probably be somewhat alike, just that I'd be constantly going on safaris while in South Africa. The culture, how the country runs, and what people are like are all things I expected to be similar to the US, because I saw lots of similarities between Cuba and the US.

Honestly, I could not have been any more wrong. It is a vastly different world in South Africa. Everything our culture entails has been twisted, turned and flipped upside down (they even drive on the "wrong" side of the road). From the moment I stepped outside of the airport in Johannesburg, I knew that the trip was going to be a totally new experience.

The Cuba trip focused only on culture while the South Africa trip focused primarily on the wilderness and human history. This emphasis brought up great conversations and discussions that were truly thought-provoking. Even if the subjects weren't my cup of tea, I could still appreciate how fascinating they were.

That's one of the biggest things I gleaned from the trip: how interesting everything was. The Cuba trip helped me understand how diverse cultures can be while this trip helped me understand how differently people live in other parts of the world. The biggest difference is how laid back everything seemed to be. The people looked as if they took life one step at a time just because they could.

Imagine a New York City without everyone rushing around, crowding the streets and trying to get to places on time.

As one of my tour guides said during the trip, "Things work on Africa time here." That line is often used jokingly in South Africa, but it's incredibly true. South Africans aren't the most punctual because they don't need to be. For instance, the drive to our first game lodge should have taken four hours, but took over six because the people at the lodge kept giving us directions that could be easily misinterpreted.

Directions like "take the third right" just didn't help us because we had no idea where we were.

While GPS's back home say "in 400 feet, take a right onto Clinton Street," I wouldn't have been surprised if they had said "take a left at the blueish rock right next to a gray building."

South Africans live completely different lives than people in any other place I've been to. Even though their country is one of the richest in Africa, it still is a poor country.

I was very confused the first time I heard the exchange rate—thirteen rands to every US dollar—and I thought that I had heard it wrong. South Africa is in a small recession, and things did not look the best over there. It seemed like every single house outside of Johannesburg had something wrong with it, like an unfinished roof or no door or windows or something like that. Granted, there were nice places and nice houses, but they were far outnumbered. The poverty I saw really was huge, and I know that I didn't get to see the worst of it.

Remember I said that all the

towns and places seemed crowded, like New York City, but instead of rushing, everyone in South Africa was just lounging around.

In each town I went through, there were masses of people in the streets. But strangely, they didn't seem to be bothered by the crowds. In fact, they were all smiling and having an enjoyable time with their friends. Even through all the obstacles to making good money, they still find a lot of enjoyment in life. Not saying that you couldn't do the same in the US, but poverty there is completely different from poverty here.

I was amazed by how much I could see into the people and culture just on our drives through the country. The trip overall was in-

credibly fun and a completely new experience for me, as it would be for most people.

The animals I saw weren't zoo-trained or Disney animals, they were the real thing.

The people of South Africa really are a fun-loving and carefree people, and they take things one step at a time.

The oddest thing happened when we drove by in our vans. Some people stared, and some people just randomly danced seeing us. It was the most peculiar thing! No music was playing, we aren't celebrities or anything, but they just randomly danced. I think that says more about South Africans than anything else. Even in tough times, they will find a reason to dance.

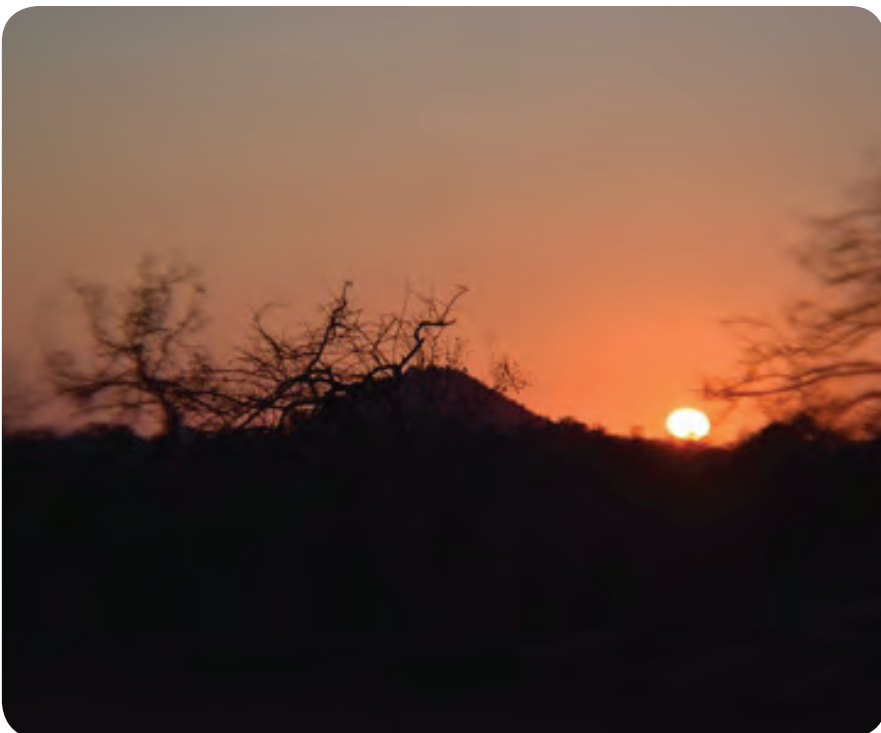
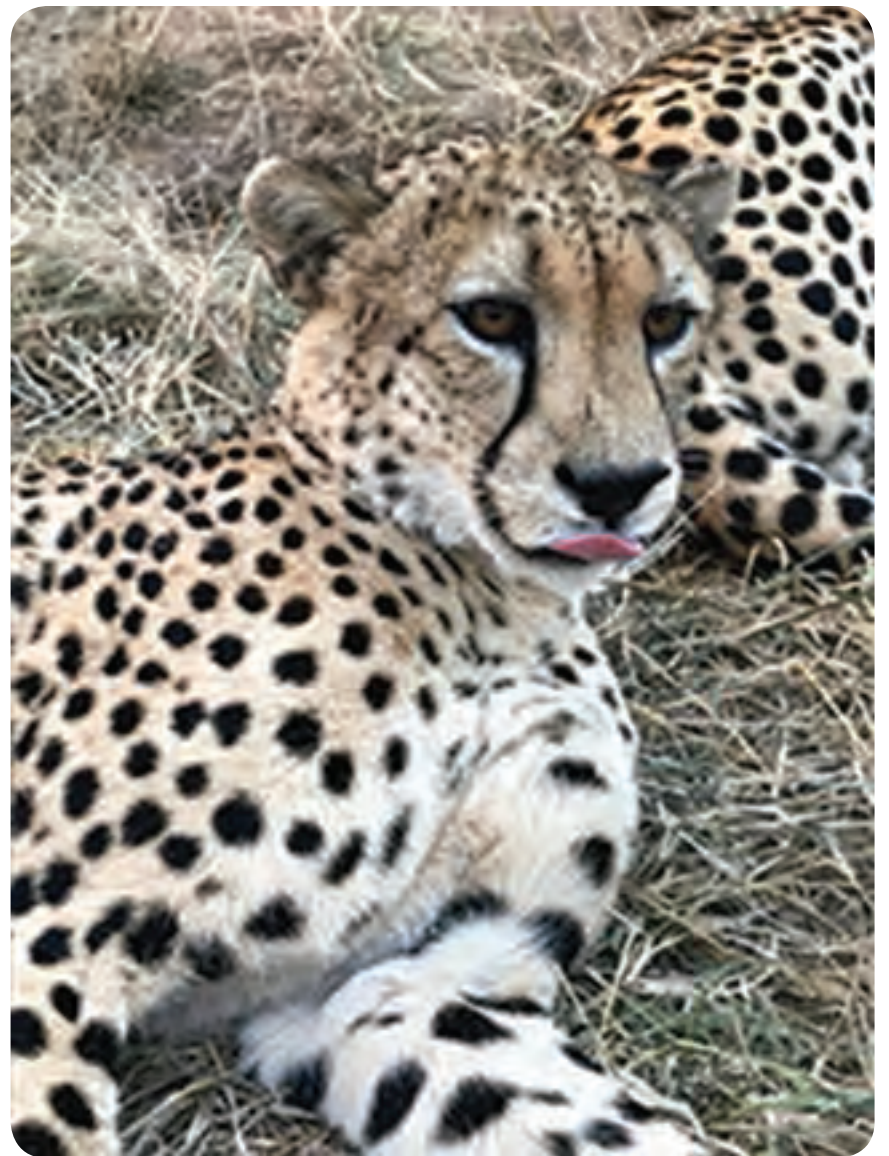


THE BEAUTY OF SOUTH AFRICA



South African sunsets are iconic and rivers like the Crocodile River provide a nurturing environment for the abundant South African wildlife. Impalas, elephants, cheetahs and lions roam the savannah and make for very exciting photo opportunities.

All photos by Brayden Binder





News from the Big Lake!

The Salmon fishing is slow but with a few nice fish taken. The **White Perch** bite has been **excellent** with large Perch caught in certain areas. On Lake Sunapee, the report is mostly short Salmon. However, the Small Mouth Bass fishing has been hot, with Bass from 2-6 lbs. The Rock bass, "Red Eyes," are said to be in decline. This is positive as they tend to over populate and feed on smelt.

Salt Water Captain Matt Groves reports that the Striped Bass fishing is better than it has been for several years. Many large fish have been taken.

This is the first season in many years that the news from **Cod** and **Haddock** fishing has not been good enough to lure me to the coast. Last year, with the generous limit of 15 Haddock, more people were ground fishing than was expected.

The result of this was more Cod were caught and released. Biologists estimate that 1/3rd or better of the released Cod do not survive. On July 27th, NOAA announced regulations for the Gulf of Maine Cod and Haddock. Limits are 12 Haddock per day with a length of 17 inches. Open will be May 1st to September 16th. It will be closed until November 1st to February 28th 2018. Gulf of Maine Cod, no possession.

Our once great and abundant Fishery is gone. Greed from commercial fishermen did the job. Many big spawning Cod were netted going in and out of their spawning beds. Also, NOAA's attempt to implement regulations were way too little and way too late. This long-time great fishery is done. I do hope we learn to be better stewards of our environment.



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Ron

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The Bow Times 17 Years Ago in August

(reprinted from August 17, 2000 edition)

THE BOW TIMES

NEIGHBORHOOD NEWS



Claudette Gammon, of Bow, is honored artist. (Susan Clark Photo)

Bow artist honored by the Franco-American Centre

By SUSAN CLARK
Staff Writer

MANCHESTER – Bow resident Claudette Gammon is among five area artists being honored by the Franco-American Centre in an exhibit entitled, "5 Franco-American Women Artists."

An opening reception was held on Friday, Aug. 11, and the show will continue through Friday, Sept. 8.

The Centre, located at 52 Concord Street in Manchester, is open Monday to Friday from 9 a.m. to 5 p.m. The show is free and open to the public.

Gammon has been seriously concentrating on her art since 1980. She enjoys different mediums including colored pencils and watercolor.

She has taught workshops in colored pencils at the Sharon Arts Center.

After working in pencil for many years, Gammon wanted to broaden her horizons and try her hand at painting. For the past four years, Gammon has been study-

ing watercolor painting.

She is currently taking workshops with artist Sylvia Brofos, of Contoocook.

"I focused on colored pencils for more than 13 years and decided that I needed to expand my vision," said Gammon.

"I needed to move forward. I enjoy the fluidity, transparency, and colors that you can use with watercolor."

Gammon has received many awards including Best of Show at the Sharon Arts Center.

She has also participated in several juried exhibits, including the Catherine Lorillard Wolfe Club in New York City, and had a one-woman show at New Hampshire College.

Gammon's work has been published in three colored pencil books, and in a cookbook, she said.

She and her husband, Rodney, have a 16-year-old daughter, Sarah.

Gammon works for *The Union Leader* as chief librarian.

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BAKER FREE LIBRARY NEWS

By Lori Fisher

Summer Reading End Celebration on August 23rd

We're fast approaching the end of summer!

The last day to record your books on your card at the library, or record online at <http://tinyurl.com/BFL2017bookslip>, for prizes, is Friday August 18th.

The end of summer reading celebration party takes place at the Library on Wednesday August 23rd from 5:30 to 7:30 pm with ice cream and a magic show by Bob Riordan. Attendees are invited to come dressed as their favorite fairy tale character and have a photo op with our cardboard castle at 5:30.

The magic show starts at 6:00 pm and combines magic, music, comedy, storytelling, and, of course, some audience participation! Bob Riordan's Wonder Show offers an unforgettable experience into the world of magic – a world of which you become a part! Questions? Email info@bakerfreelib.org or call 224-7113.

Library Class/Event Highlights

Family Movie Events Tuesdays August 15, 2 pm

Bring the family and cool off while watching some great family films related to fairy tales! August 15: *Puss in Boots*. Free and open to the public; popcorn is provided.

Teen Movie Night: Friday August 18, 5:30 pm

Join other teens from Hooksett and Concord to watch the new *Ghostbusters* (2016). Pizza provided before the movie at 5:30 pm; movie starts at 6 pm. RSVP by 7/20 to kate@bakerfreelib.org.

Library Holiday Closures

The Library will be CLOSED on Monday September 4th in observance of the Labor Day holiday. We'll re-open at 10 am on Tuesday September 5th.

New Digital Resource: HOOPLA



We are pleased to announce a new digital download resource for movies, music, TV, comics, ebooks, and audiobooks: HOOPLA!

This resource has thousands and thousands of titles available to our patrons all of the time - no waiting. The service is made for mobile devices, and the app is available free through Android and Apple stores. The Library pays for only the items that are checked out, and patrons may borrow up to 4 items per month from Hoopla (that may increase by the end of 2017 depending on usage).

To access the service, you can use either your computer and the [Hoopla website \(www.hoopladigital.com\)](http://www.hoopladigital.com), or a mobile device and the free Hoopla app.

You will need your 14-digit library card number (this number includes the check digit on the end, which could be a letter, number, symbol or a space) and the phone number you associated with your library card.

For those with a 603 area code phone number, you only need to enter the seven digit local phone number.

For those with a different area code, you will need to enter the area code and the seven digit number (total of 10 digits).

After that, you will enter your email address and create a password.

Our staff do not have access to your password, so if you forget it or have trouble accessing Hoopla,

you need to visit the Help page on the website or in the app.

The music collection contains more than 80% of the Top 100 Billboard hits, and is updated every Friday. They offer only whole albums, not individual songs, to check out.

There are some neat special categories set up by Hoopla, such as "Featured on NPR" that can be accessed by clicking on the Genre button when in the music section. Scroll down and you'll see not only regular music genres like pop, rock, country, etc., but special categories or compilations.

The comic book collection is the most comprehensive one that libraries can offer right now - every comic publisher except for Marvel has their comic in here - including DC Comics. The best part is you get to choose how to read them. There is an ActionView feature that you can enable once you download a comic so that you read it panel by panel on your device.

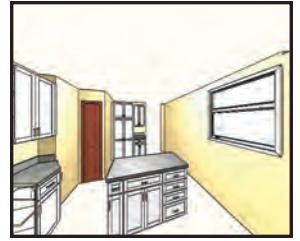
For TV and movies, to see what has been recently added, click on the Categories tab and scroll down to Just Added To Hoopla. There are terrific series, documentaries, Great Courses, Indie films, and backlist items just waiting for you to discover! I personally love all of the yoga videos I now have access to.

Hoopla just reached a new agreement with HarperCollins in July, so there are over 15,000 new ebook and audiobook titles added to the collections in the past month.

Visit www.hoopladigital.com for an overview of the service. Questions? Contact Lori Fisher, Library Director, at lori@bakerfreelib.org.

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Food Tips For You and Your Loved Ones

By Donna Deos

Last month we talked about summer tips for you and your loved ones. We talked about hydration which leads me to think about food tips as well.

Lots of times as we age our appetites diminish, as does our desire to prepare meals. Let's face it, cooking for one or two is trickier than for the whole family. When you are used to making a family dinner, but there are only two of you there to eat it, you end up eating it all week and that makes it less appealing. So, here are some food tips for you.

First, you can still make the casserole or family meal recipe. However, instead of putting it in one big dish, put it into 3 small aluminum loaf pans. You can then cook one for dinner now and freeze the other two for another time.

If you are the adult child, make the dinner for yourself and also make a dish for your loved ones. I often "made a plate" for my Mom and swung it by for her to have at her convenience. She loved it because she could get a great well-rounded meal and didn't have to cook it all. Of course, it's also nice to invite people over to have dinner with you too. Remember the days of the family dinners? I hope you are still having these. If not, think about it!

For seniors, having a group of your friends who are still willing to cook but are in the same boat as you can be a great opportunity. You can start a diners group where you take turns cooking and everyone gets some. You make that full casserole but 4 or 5 of you eat it together or separately. It spreads the cooking around and gives you variety too.

Okay, for those of you who have no desire or perhaps talent for cooking anymore, the grocery stores have lots of items you can pick up. I would often get the containers of soup and the little finger sandwiches. They also have salads of all sorts and even full dinners available in reasonably portioned sizes. It doesn't have to be all frozen dinners. There are lots of options out there. You just need to go to the stores and look around. If you don't see what I'm talking about, ask someone.

As my Mom aged and her appetite dwindled, having things she could grab and go with was key. She wasn't very hungry. She wasn't going to cook, but she could make the decision to grab something that appealed to her in that moment and eat it. The key here was for her to have options that she liked, ready to go on plates that were microwavable (if heating was necessary) and that were covered in saran wrap so she could see what it was.

Now, please don't think my Mom was lazy. She most certainly was not. She just wasn't very hungry and her memory was starting to go. She could grab the yogurt or



the apple sauce, the little bowl or dish of left overs or the finger sandwiches and do just fine with them. However, when it was covered in tin foil and she didn't know what it was, she picked something else that was in plain sight.

As our loved ones age things change. Mom was a great cook and loved to entertain and host dinner parties. When this changed and it became too hard for her it was tough on all of us. It's tough to see because I knew it meant that something was up. It was hard for her to give up something she loved.

Another thing we can do to help them keep on keeping on is to make it easier for them. I would often make the lasagna or casserole for her so that she could still have her friends over. Eventually, we changed from lunch to coffee, which included the coffee cake she used to make, that I then made for her. There are little ways in which we can help them have access to the food they want and need and the important lifestyle things they like to do but are no longer able to do. We just need to stop, think about it and find a way.

Two more tips are Meals on Wheels – this gives daily contact with others, easy to heat and eat items, variety and nutrition. It's also someone else daily checking in on your loved ones too!

The second one is take and bake options. Grocery stores, local restaurants and deli's and even Sam's Club has options that you can pick up and take to them. It's an all-around win-win as it just takes your forethought and a bit of time to bring it by.

Okay, that's enough for this month.

Talk again soon! Donna

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Ledyard National Bank Announces New Senior Vice President, Senior Consumer and Mortgage Lending Officer

Ledyard National Bank is pleased to announce Michael Urnezis as Senior Vice President, Senior Consumer and Mortgage Lending Officer, joining Ledyard's Senior Management Team. Mike comes to Ledyard from Rockford, Illinois, with over two decades of financial services experience.

Prior to joining Ledyard, Mike co-founded Vision Mortgage & Insurance Group in 1999 with offices in the Midwest and Pacific Northwest which he managed until 2012 when Northwest Bank acquired the Group. Northwest Bank retained Mike as Vice President of Mortgage Banking and Business Development. Mike moved to Alpine Bank and Trust Company in 2014 as Vice President, Regional Mortgage Lending. At Alpine he developed and implemented a new wholesale mortgage banking channel designed for community banks in the Midwest.

"Mike brings extensive business development knowledge within the mortgage industry. We are very pleased to have him join our organization as a senior member of our team, and look forward to his leadership role with both our consumer lending and mortgage departments," said Kathy Underwood, President and CEO of Ledyard National Bank.



Michael Urnezis

Mike received his B.S. in Finance from Illinois State University and has served on several nonprofit boards including the Rock River Chapter of the American Red Cross and The Parks Kiwanis and was a member of the Rockford Area Association of Realtors, Independent Community Bankers Association and the Rockford Chamber of Commerce.

Mike is currently residing in Grantham, New Hampshire.

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BOW REAL ESTATE SALES

July 2017

2 Shaw Divide, 3724 gla, glaag 3724, 4 br, 4.5 baths, 2 car att., 2.61 acres, Sold \$539,000 7/28/17.

16 Whittier Drive, 3783 gla, glaag 2515, 4 br, 3.5 bath, 3 car att, 1.10 acres, Sold \$535,000 7/05/17.

13 Meadow Lane, 3478 gla, glaag 2876, 4 br, 3.5 bath, 2 car att., 2.04 acres, Sold \$415,000 7/7/17.

9 Merrill Crossing, 3604 gla. Glaag 3304, 4 br, 3.5 bath, 2 car att, 3.22 acres, Sold \$407,500 7/21/17.

15 Kelso Drive, 3194 gla, glaag 2608, 4 br, 2.0 baths 2 car under, 1.30 acres, Sold \$395,000 7/28/17.

30 Woodhill Road, 2056 gla, glaag 2056, 4 br, 2.5 baths, 2 car att., 3.60 acres, Sold \$379,900 7/07/17.

1 Timmins Road, 3894 gla, glaag 3894, 4 br, 3.0 baths, 3 car Att., 2.74 acres, Sold \$370,000 7/31/17.

12 Crockett Drive, 2706 gla, glaag 2050, 3 br, 2.0 bath, 2 car att, 2.99 acres, Sold \$364,000 7/27/17.

8 Abbey Road, 2996 gla, glaag 2996, 4 br, 2.5 baths, 2 car att, 2.07 acres, Sold \$355,000 7/14/17.

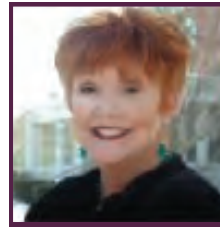
48 Chandler Circle, 2692 gla, glaag 1964, 3 br, 2.5 bath, 2 car att, 2.00 acres, Sold \$326,000 7/31/17.

4 Arrowhead Drive, 2460 gla, glaag 1920, 4 br, 2.0 bath', 2 car att. 2.05 acres, Sold \$320,000 7/31/17.

9 Pepin Drive, 2496 gla, glaag 2016, 3 br, 1.5 baths, 2 car att., 1.00 acres, Sold \$315,000 7/10/17.

1280 Rte 3A, 2156 gla, glaag 2156, 3 br, 2.5 baths, 3 car under, 2.17 acres, Sold \$310,000 7/07/17.

138 Hooksett Tpk, 1862 gla, glaag 1862, 3 br, 2.0 bath, 2 car att, 2.10 acres, Sold \$285,000 7/10/17.



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1 Village Road, 1562 gla, glaag 1562, 3 br, 2.0 baths, 1 car att, 1.08 acres, Sold \$251,900 7/13/17.

70 Robinson Road, 2072 gla, glaag 2072, 4 br, 2.5 bath, 2 car att, 2.00 acres, Sold \$206,000 7/14/17.

694 Rte 3A, 1078 gla, glaag 1078, 2 br, 1.0 bath, 1 car det. 1.28 acres, Sold \$147,500 7/14/17.

LAND - None Reported

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

These statistics are for all Bow Sales for the period 07-1-17 thru 07-31-17, based on information from the New England Real Estate Network, Inc; deemed reliable but not guaranteed.

Provided by LINDA HUTTON. Linda has been selling homes & property in Bow for over 24 years & has sold more homes in BOW than anyone. SHE KNOWS REAL ESTATE !!!

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>

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

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Local Medalists in 2017 New Hampshire Senior Games Pickleball Tournament

By Chris Dugan - Over 150 pickleball players from throughout NH, New England and the Northeast competed in the 2017 NH Senior Games Pickleball Tournament held recently at the Executive Health and Sports Center. Our local winners included:

Female category (doubles)

60-64 age group

Silver Medal: **Susan Nelson**, Alton & **Jonsey Rainville**, Concord

65-69 age group

Gold Medal: **Goldie Anderson**, Penacook & **Sue Withers**, Bow

Male category (singles)

50-54 age group

Bronze Medal: **Tim O'Shea**, Concord

Male category (doubles)



50-54 age group

Bronze Medal: **Tim O'Shea**, Concord & **Al Plante**, Waterville Valley

55-59 age group

Bronze Medal: **Tom Duyette**, Manchester & **Bo Rainville**, Concord

65-69 age group

Silver Medal: **Ken Moulton**, Concord & **Paul Zaffini**, Concord,

75-79 age group

Gold Medal: **David Anderson**, Penacook & **Dave Stevenson**, Concord

Mixed Doubles

60-64 age group

Gold Medal: **Jonsey and Bo Rainville**, Concord

65-69 age group

Gold Medal: **Jackie and Ken Moulton**, Concord
Silver Medal: **Sue Withers**, Bow & **Dan Morin**, Concord

75-79 age group

Gold Medal: **Bev Oram**, Greensboro, GA & **Dave Stevenson**, Concord

85-89 age group

Gold Medal: **Gloria Benjamin**, Goffstown and **Fred LaFontaine**, Concord

The 2017 New Hampshire Senior Games continue through Labor Day and receive support from major sponsor Anthem Blue Cross Blue Shield. Supporting sponsors include: John Castelot Financial Planning, Lamprey Health Care and Havenwood-Heritage Heights. To learn more or register for upcoming events, please contact Chris Dugan at www.nhseniorgames.org.

About the New Hampshire Senior Games - The mission of the New Hampshire Senior Games (NHSG), formerly known as the Granite State Senior Games (GSSG) is to promote, organize and effectively develop physical challenges, as they relate to the NH Masters Athlete and the 50+ population of the state of New Hampshire, undertake related activities benefitting the well-being of adults as appropriate and focusing on the development of active and healthy lifestyles.

Our mission is accomplished by encouraging fitness and by providing athletic competition in a variety of sports, clinics and creative pursuits.

BOW GARDEN CLUB

By Joyce Kimball

Bow Members Receive Second Place in Old Homestead Garden Club's Flower Show

Bow Garden Club members Susan Johnson and Joyce Kimball entered floral designs in the Old Homestead Garden Club's standard flower show held at Langdon Place of Keene on June 3-July 1.

The theme of the show was "The Great American Pastime...A Salute to Baseball."

Johnson, an accredited National Garden Club Flower Show Judge entered her Type II Exhibition Table design, "Home Plate" receiving Second Place, with a score of 90+ points.

Kimball's entry was a Type I Exhibition Table design titled "Lunch with a MVP." She also received a Second Place ribbon and 90+ points for her floral design.

Both women also entered horticulture specimens from their gardens in the show's Division II, receiving several First and Second Place ribbons.

The NH Federation of Garden Club's member clubs periodically host Standard Flower Shows, inviting all garden club members to enter floral designs and horticulture specimens for exhibition as part of their mission "to promote the love of gardening, floral design, civic beautification and environmental responsibility."

Their flower shows are free and open to the public. Contact www.nhfgc.org for more information.

Photos by Joyce Kimball



Susan Johnson's Exhibition Table II "Home Plate"



Joyce Kimball's Exhibition Table I "Lunch with a MVP"



The Town Gazebo in all its glory, thanks to the Garden Club in general and Sue Johnson in particular, who plants and maintains the seven window boxes that encircle the gazebo.



The Bow Garden Club will continue their annual programming on September 11th with a presentation by David Wichland (right) of Keene on "Mushrooms & Fungi." Wichland produces mushrooms in his small mushroom facility at Wichland Woods and sells wild-forged, locally grown and exotic mushrooms and related products at the local Keene Farmer's Market as well as via mail order. Wichland learned the art of mushroom growing from world-renowned mushroom expert Paul Staments and others by attending informational workshops such as the ones held at the Telluride Mushroom Festival. He now teaches mushroom growing through the educational workshops he conducts throughout New England.



Bow Garden Club meetings are held at the Old Town Hall, 91 Bow Center Road and begin at 6:00 p.m. with social time and refreshments, followed by the evening's educational program at 6:30. All are welcome and prospective members are encouraged. Please visit www.bowgardenclub.org.

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



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Secrets to Making Healthy and Fun School Lunches

By Meagan Phelan

During the school year, many parents struggle to find healthy foods their children will not only take with them, but eat. Shopping smart and trying new ideas can help parents send kids back to school with lunches that are good for them and taste great. Check out the following tips to help make school lunches nutritious and fun.

1. Get your kids involved, with boundaries: Don't pack lunch alone. Have your child help by getting items out of the cupboard or putting the food in their lunch bag. Instead of asking "what do you want for lunch today," give your child a limited number of items to choose

from. For instance, "would you like peaches or grapes as your fruit?"

2. Keep it interesting: Pack a small amount of many foods. Use lots of containers or a bento-type lunch box to keep things interesting. Bento boxes are lunch boxes with lots of small containers or places for different types of food. They're a fun way to offer healthy foods. Cut sandwiches into fun shapes, add colorful fruits and vegetables in different sizes, and pack yummy dips such as fat-free or low-fat yogurt or hummus.

3. Pick a theme: Meatless Monday, Taco Tuesday, leftover

Thursdays – having a themed day can make it easier for you as a parent and get your child excited about the theme.

4. Mix up the sides: Try to move past Goldfish or pretzels as snacks and aim for more plant based sides. Sliced cucumber, snap peas, peppers, or even raw asparagus tips can make for a fun snack with some low-fat dip on the side. Air popped popcorn is a great whole grain (minus all the butter) to mix things up!

5. Skip the white bread: Did you know there are so many other types of grains out there!? Think

outside of even whole wheat bread – there are whole wheat tortillas, pita bread, and English muffins!

Take your child's favorite veggies and fill pita bread with them – add hummus or a bean spread for protein and moisture. If your child loves PB&J, try a peanut butter and fruit roll up on a whole wheat tortilla.

Here is a helpful formula to get you started. Keep in mind that the serving sizes will depend on your child's age and developmental stage. You may want to consider asking your child's pediatrician or dietitian what appropriate portion sizes are.

Grain Choose 1-2	Protein Choose 1	Veggie Choose 2	Fruit Choose 1	Dairy Choose 1
<ul style="list-style-type: none"> Whole-wheat bread Whole-wheat Pita pocket Whole-wheat tortilla Whole-wheat crackers (5-10) such as Triscuits or Wheat Thins Unbuttered popcorn Pretzels (1/2 cup) Brown rice (1/2 cup) Pasta salad (1/2 cup) Whole-grain English muffin Whole-grain mini bagel Wholegrain Goldfish 	<ul style="list-style-type: none"> Sliced Turkey Sliced Ham Peanut butter (2 tbsp) Almond butter (2 tbsp) Sunflower butter (2 tbsp) (nut free butter!) Tuna Fish (or other canned fish) Bean salad Baked beans Hummus 	<ul style="list-style-type: none"> Baby carrots Celery sticks Pepper Sticks Lettuce Wraps Spinach or salad mix 100% vegetable juice (V8 has fruit & veggie juice) Cherry tomatoes Vegetable soup (with rice or pasta add a grain serving) Snap peas Green beans Coleslaw (low fat mayo) 	<ul style="list-style-type: none"> 1 cup berries Banana Apple Orange 100% fruit juice (6 ounce) 1/4 cup dried fruit (raisins, craisins) Frozen berries Grapes (1/2 cup) Peach Pear Clementine Plum 	<ul style="list-style-type: none"> 1 cup 1% milk Cottage cheese, 1/3 cup Yogurt dip for veggies Low sugar drinkable yogurt Cheese stick Sliced cheese Low sugar yogurt Chocolate milk Hot cocoa packet: low sugar and added calcium <p>*For Low Sugar aim for no more than 10g per serving</p>



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Medicare and Coordination of Health Insurance Benefits

BY BEN KINIRY, ESQ.

I have often written about the Medicaid program, which pays for the cost of long term care in a nursing home for those individuals who qualify. The other program that is often referenced along with Medicaid (and often referenced incorrectly as the two programs are often confused in many ways) is Medicare. The confusion may be due to the fact that Medicare will pay for a short stay in a nursing home and Medicaid will pay for a long term care in a nursing home for many years.

Like Medicaid, Medicare is also a type of government insurance, specifically health insurance. When you have multiple health insurance plans, the question becomes which plan will pay for my services? Which one will pay first? How does this work?

The following paragraphs explain what you should know about the Medicare program as it relates to the Coordination of health insurance benefits. The remainder of this article was taken from a writing by the National Academy of Elder Law Attorneys, Inc. (NAELA), which I believe you will find most informative.

“What Is Coordination of Benefits?”

When a person is covered by more than one health insurance carrier it is important to know which insurance is responsible to pay for what service(s) and in what order of priority. Failing to understand how health insurance benefits coordinate or failure to make sure that all possible sources of payment have been properly billed, may result in the beneficiary becoming responsible for greater out-of-pocket financial liability.

Since 1965, Medicare has been the primary payer for the medical services of individuals age 65 or older and disabled individuals (unless covered by worker's compensation).

However, during the 1980s, Congress enacted several provisions that required Medicare to be the secondary payer (commonly referred to as Medicare Secondary Payer or MSP) of medical services to that of other primary plans.

The term primary payer refers to any entity required or responsible to make a payment for an item or service before another entity makes a payment. With respect to services provided to a Medicare beneficiary, the phrase secondary payer indicates that Medicare will pay after another entity (or payer) has made payment.

There are various instances in which Medicare will serve as primary or secondary payer for medical services provided to its beneficiaries.



Instances in Which Medicare Will Serve as Primary Payer

Medicare will serve as primary payer for retirees and dependents of retirees who are eligible for Medicare based on age or disability. Medicare also will be primary for such beneficiaries and their dependents who are covered by an employer-sponsored group health plan (EGHP) but who are not considered “currently employed.”

Medicare pays first for these individuals regardless of the size of their former employer. Medicare will also serve as primary payer for Medicare beneficiaries covered under the Consolidated Omnibus Budget Reconciliation Act (COBRA) and for beneficiaries covered under TRICARE (military health service plan). (The rules are different for people eligible for Medicare based on End Stage Renal Disease).

Medicare Secondary Payer (MSP) and Employer Group Health Plans (EGHP)

Medicare will act as a secondary payer for medical services of persons aged 65 and older who are covered under an EGHP sponsored by an employer with at least 20 employees and who are insured by virtue of their current employment status or the current employment status of a spouse of any age. Employers with 20 or more employees must provide the same benefits, under the same conditions, to any employee or spouse age 65 or older as it would to any employee or spouse under the age of 65.

As primary payer, the employer plan is responsible for and required to make a primary payment on the claim pursuant to the terms of its contract. If the primary payment does not fully cover the medical costs associated with the claim, a Medicare secondary payment may be applied to cover the medical costs.

Medicare Secondary Payer (MSP) and Large Group Health Plans (LGHP)

Medicare benefits are to be paid secondary to Large Group Health

Plans (LGHP) when an individual is under age 65 but is entitled to Medicare due to disability (has received 24 months of Social Security disability benefits). LGHP coverage must be based upon the individual's current employment status or the current employment status of a family member. LGHPs are sponsored by employers with 100 or more employees. In contrast, if the disabled Medicare beneficiary is covered by an employer plan with under 100 employees, then Medicare will act as primary payer.

What Medicare Will Pay as Secondary Payer

In determining how much Medicare will pay when it is secondary to an EGHP and the provider's charge is not fully paid by the primary plan, the following rules are to be applied. The amount that Medicare will pay is the lowest of the following amounts, calculated without reduction by the usual coinsurance or deductibles:

1. The Medicare payment amount if there were no EGHP;
2. For payments calculated by Medicare on a cost-related basis (mostly Part A), the Medicare payment amount minus the EGHP payment;
3. For payments calculated by Medicare on a basis other than cost (most reasonable charge basis payments under Part B), the higher of the EGHP allowed amount or the Medicare allowed amount, minus the payment actually paid by the EGHP.

If Medicare is secondary to an EGHP that requires enrollees to use network providers, Medicare generally will not pay for the non-covered, out-of-network care. Medicare may pay if the person can demonstrate that she/he did not know that Medicare would not pay for such care.

Responsibilities of Beneficiaries Under MSP

CMS advises beneficiaries who have other health insurance plans to take certain steps to ensure that the Medicare Secondary Payer rules are

applied accurately.

Beneficiaries should:

- Respond to Initial Enrollment Questionnaire (IEQ) and MSP claims development letters in a timely manner to ensure correct payment of their Medicare claims.

- Be aware that changes in employment, including retirement and changes in health insurance companies may affect their claims payment.

- Tell their doctor, other providers, and the Coordination of Benefits (COB) Contractor about any changes in their health insurance due to current employment or coverage changes once they have received health care services.”

National Academy of Elder Law Attorneys, Inc.: *Coordination of Health Insurance Benefits with Traditional Medicare* (2008)(NAELA). The information provided in this article does not constitute legal advice.

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Which Financial Documents Should You Keep On File?

BY DOMINIC LUCENTE

... and for how long?

You might be surprised how many people have financial documents scattered all over the house – on the kitchen table, underneath old newspapers, in the hall closet, in the basement. If this describes your financial “filing system,” you may have a tough time keeping tabs on your financial life.

Organization will help you, your advisors and even your heirs. If you’ve got a meeting scheduled with an accountant, financial consultant, mortgage lender, or insurance agent, spare yourself a last-minute scavenger hunt. Take an hour or two to put things in good order. If nothing else, do it for your heirs. When you pass, they will be contending with emotions and won’t want to search through your house for this-or-that piece of paper.

One large file cabinet may suffice. You might prefer a few storage boxes or stackable units sold at your local big-box retailer. Whatever you choose, here is what should go inside:

Investment statements. Organize them by type: IRA statements, 401(k) statements, mutual fund statements. The annual statements are the ones that really matter; you may decide to forgo filing the quarterlies or monthlies.

In addition, you will want to retain any record of your original investment in a fund or a stock. (This will help you determine capital gains or losses. Your annual statement will show you the dividend or capital gains distribution.)

Bank statements. If you have any fear of being audited, keep the last three years’ worth of them on file. You may question whether the paper trail has to be that long, but under certain circumstances (lawsuit, divorce, past debts), it may be wise to keep more than three years of statements on file.

Credit card statements. These are less necessary to have around than many people think, but you might want to keep any statements detailing tax-related purchases for up to seven years.

Mortgage documents, mortgage statements, and HELOC statements. As a rule, keep mortgage statements for the ownership period of the property plus seven years. As for your mortgage documents, you may wish to keep them for the ownership period of the property plus ten years (though, your county recorder’s office likely has copies).

Your annual Social Security benefits statement. Keep the most

recent one, as it shows your earnings record from the day you started working. Please note, however: if you see an error, you will want to have your W-2 or tax return for the particular year on hand to help Social Security correct it.¹

Federal and state tax returns. The I.R.S. wants you to hang onto your returns until the period of limitations runs out – that is, the time frame in which you can claim a credit or refund. Keep three years of federal (and state) tax records on hand and up to seven years to be really safe. Tax records pertaining to real property or “real assets” should be kept for as long as you own the asset (and for at least seven years after you sell, exchange, or liquidate it).²

Payroll statements. What if you own a business or are self-employed? Retain your payroll statements for seven years or longer, just in case the I.R.S. comes knocking.

Employee benefits statements. Does your company issue these to you annually or quarterly? Keep, at least, the most recent year-end statement on file.

Insurances. Life, disability, health, auto, home... you want the policies on file, and you want policy information on hand for the life of the policy plus three years.

Medical records and health insurance. The consensus says you should keep these documents around for five years after the surgery or the end of treatment. If you think you can claim medical expenses on your federal return, keep them for seven years.

Warranties. You only need them until they expire. When they expire, toss them.

Utility bills. Do you need to keep these around for more than a month? No, you really don’t. Check last month’s statement against this month’s; then, get rid of last month’s bill.

If this seems like too much paper to file, buy a sheet-fed scanner. If you want to get really sophisticated, you can buy one of these and use it to put financial records on your computer. You might want to have the hard copies on file, though, just in case your hard drive and/or your flash drive go awry.

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

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WHAT’S NEXT?



Each year, nearly 150 million households file their federal tax returns: digging for receipts; gathering mortgage, retirement, and investment account statements; and trying to take advantage of every tax break the code permits.

This tax season, why not make the most of all that effort?

It’s a perfect time to take a critical look at your financial situation. Let us help you analyze both where you are and where you’d like to be, and work with you to craft a plan to work towards financial well-being.



Dominic M. Lucente
CFP®, RFC®
FINANCIAL PLANNER

NORTHEAST PLANNING ASSOCIATES, INC.
425 HOOKSETT ROAD
MANCHESTER, NH 03104
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Citations.

- 1 - ssa.gov/pubs/EN-05-10081.pdf [7/17]
- 2 - irs.gov/Businesses/Small-Businesses-&-Self-Employed/How-long-should-I-keep-records [1/24/17].

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HERE'S WHAT'S HAPPENING!

Parks and Recreation Department

Soccer Registration for children as young as 3 through Kindergarten is going on now. We have Weekday, Weekend and After School (K) classes. This program will begin the week of September 5th (no classes Labor Day Weekend). Register today as classes fill quickly.

Summer is still in full swing, but we have our Fall Programs ready to go! Be on the lookout for our *Fall Program Brochure* in early August! Many of our programs will fill up; so, don't hesitate, register early!

What "Rec" Programs can you look for?

- Fitness Classes, including: Fitness for Seniors (50+), Body Blast, Bootcamp, Meditation & Movement, Pound, Step & Ball, Yoga and Zumba.
- Archery for the whole family
- Art, Floor Hockey, Girls on The Run, Gym Time, Rising Stars Tap & Jazz, Safe Sitter, Soccer, Tip-Tap-Toe Dance, and Tennis for Children.
- Basketball, Bridge, Dog Obedience, K-9 Nose Work, and Volleyball for Adults.

For full information on all our activities and special events, check out our Parks & Recreation webpage.

Police Department

Chief Margaret Lougee recently participated in the Supervisors' Academy conducted by Primex3, the Town's insurance carrier. The Supervisors' Academy is a challenging, 3-day experience and participants take an active role in the classroom as they learn about a broad range of immediately useful leadership topics.

Detective Sergeant Stacey Blanchette attended a training program on Active Shooter "Warm Zone," sponsored by the Allenstown Police and Fire Departments.

The men and women of the Police Department would like to thank the citizens who joined us on July 13 for our successful Ribbon Cutting and Open House. What a great turn out!

Public Works Department

The UNH Technology Transfer Center has announced that the following employees have achieved the following statuses - Dan Freeman, Roads Scholar One; Marc Acebron, Master Roads Scholar and Tim Sweeney, Master Roads Scholar II. The Roads Scholar Program establishes educational and training requirements for municipal level highway practitioners, and recognizes those who have successfully completed specified T2 Center workshops.

Supervisors Noel Gourley and Todd Drew went and looked at salt sheds in the towns of Nottingham, Laconia and Northfield to see the types of buildings that they use. A proposal will be presented at the next Town Meeting to replace the existing salt shed to meet salt management guidelines and eliminate any impact on the Town's water supply. The public works crew has had a busy summer so far. Here are some examples of what the crew has been working on.

- Cleaning manholes throughout town.
- Assisting with the installation of new guardrail on Dow Road.
- Roadside mowing grading drainage swales and fixing washouts from the rain storms.
- Installed granite posts and a raised stone apron for the entrance sign at the new Safety Center.
- Lincoln and Juniper Drive were paved and shouldered last month.
- Foote Road is scheduled to be reclaimed, graded and repaved in August.
- A much-needed tree pruning and parking lot grading was done at the Coffin Building, located behind the Community Building.
- The irrigation pump system at Hanson Recreation Area was up-

graded to allow for alternate operations between the two pumps in order to spread out the operation of the pumps.

New split air A/C systems were installed at the Municipal Building.

Heritage Commission

Town Reports. We are currently taking inventory of all of the town-owned Reports hoping to find a complete set for preservation, as well as sets for the Select Board, the Heritage Commission and the Library.

Residents interested in reading old town reports can find them on line at the University of New Hampshire's online archives.

Historic House Signs. A 1760's house with known builder and first owner, and a c. 1835 house with known builder, will be the next buildings with historic house signs.

Applications can be obtained at the Selectmen's office. Bow Heritage Commission members will assist owners in obtaining the necessary information. Our goal is to have as many of the oldest Bow houses as possible with signs by the 300th birthday in 2027.

Baker History Room. We are progressing with our move. One storage cabinet and the wall shelving have been installed. A second storage cabinet is on order. With the cooperation of Library Director Lori Fisher, Mark Leven, Tom Ives and Jim Dimick, most of the original Henry Baker Collection of fine historic books and publications has been sorted, cleaned and shelved.

The picture railing has been installed and pictures hung.

We have begun to move some of our collections and preserved original Town books to this climate controlled room in the newly renovated lower level of the Baker Free Library.

We hope to have the room open to the public in late fall on a limited schedule, as staffing is secured, so that the citizens of Bow can do research and enjoy the documented history of Bow.

Thanks to all who have worked to make the Baker History Room a reality.

Community Development Department Activities Update

Matt Taylor, Community Development Director, reports on ways his department has been meeting and exceeding the current goals and objectives set by the Selectmen, including Bow being:

- A well-informed community through effective communication;
- A business forward community for economic development;
- An efficient town government; and
- A catalyst for regionalization and cooperation with a vision for today and tomorrow.

Mr. Taylor has been clearing the communication and approval process for developers by improving both processes and customer service.

For example, the Town now has an internal Technical Review Committee to review applications prior to meeting with the Planning Board. The feedback from those who have gone through the improved planning process has been very positive.

Bow is known to be a good communicator and applications are typically decided within one meeting, or two at the most for larger projects. The Zoning Board received training and then updated their rules-of-procedure, so issues can be handled in one meeting.

Bow land use boards now have excellent support materials for all meetings and applications, thanks to the new Community Development Clerk, Alvina Snegach.

BOW POLICE LOG

July 2017 STATS

Arrests - 19 Motor Vehicle Stops – 215

Warnings – 179 Citations – 36

Accidents – 9 Parking Tickets – 0

Restraining Orders – 0 Incident/Investigation Reports – 46

July 2017 Arrest Log

7/01 - Nathan J. Riera, 20, Oracle Oak Pl, Prunedale, CA was arrested for driving while intoxicated and transporting drugs in a motor vehicle; an adult was taken into protective custody for intoxication.

7/02 - Timothy R. Vaughn, 39, Chelsea Dr, Bow was arrested for domestic violence; simple assault.

7/03 - Kimilie J. Drew, 51, S, State St, Concord was arrested on a bench warrant, suspended registrations and operating without a valid license;

Lynsay C. Boudreau, 24, Elmwood Ave, Concord was arrested driving after suspension/revocation, and possession of a controlled drug;

Spencer M. Grayson, 21, homeless, Concord was arrested on a bench warrant.

7/07 - An adult was taken into protective custody for an involuntary emergency admission.

7/08 - Chelsea I. Geisser, 25, Lena Ln, Epsom was summonsed for operating without a valid license.

7/09 - Mark G. Difrancio, 28, Highland Park Dr, Manchester was arrested on a warrant.

7/20 - Nkulu L. Sweda, 32, Loudon Rd, Concord was summonsed for operating without a valid license.

7/21 - Christopher B. Adams, 30, Great Falls Dr, Concord was arrested for driving while intoxicated subsequent offense; An adult was taken into protective custody for intoxication.

7/23 - Cobie J. Gregory, 49, White Plains Rd, Webster was arrested for breach of bail.

7/25 - Wesley O. McIntosh, 18, Mountain Farm Rd, Bow was arrested for facilitating an underage alcohol house party, and unlawful possession/intoxication;

Mackenzie Evans, 19, Old Ferry Rd, Bow was summonsed for unlawful possession/intoxication;

Hunter J. Blake, 18, Lower Ridge Rd, Loudon, was arrested for possession of a controlled drug, and possession of false identification.

7/28 - Marie E. Holbrook, 55, Casino Cir, Warner was arrested for operating without a valid license, and suspended registrations.



DUNBARTON NEWS

By Nora LeDuc

**Wed. Aug 30th First day of School for Bow/
Dunbarton**

Monday Sept 4th, No School on Labor Day

Tuesday, September 12, 6:00 PM - Come to the library for a World Circle Dance! All steps are taught--no experience or partner needed. Dress comfortably and bring water. Come prepared to connect with yourself and each other, and have fun!

September 16 at the Spireside, welcome Phil Duke - Performance begins at 7:30 at the Dunbarton Congregational Church Vestry, 6 Stark Highway North. Coffee, tea, soup and snacks are available. \$5.00 suggested donation at the door. For more information contact Lizz@dunbartonucc.org, website www.dunbartonucc.org

Tuesday, September 19, 6:30 PM at the library - NH Fish and Game Wildlife Stewards RETURN! Black Bear Happenings in NH.

Wednesday, September 20, Noon Library - Book Discussion Group Returns! Caleb's Crossing by Geraldine Brooks. Pulitzer Prize-winner Geraldine Brooks spins her novel around the true story of Caleb Cheeshahteumauk who, in 1665, became the first native American to graduate from Harvard.

Coming in September at the Dunbarton Library - Read to Dogs Read aloud to certified/registered Therapy Dogs from Therapy Dogs International, Chapter 205. Why read to a dog? Because dogs are friendly and comfy, non-judgmental, and love the attention of being read to. Kids will gain more confidence in their reading aloud skills, and enjoy the company of one of our new fabulous reading buddies. *More details are coming soon!*

Men's Coffee Chat every Friday 9 to 10 am at the library. Welcome.

Honor Someone Special with a Granite Paver



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WHITE ROCK NEWS



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Greater Concord Chamber of Commerce Announces Winners of Funds for Education Golf Tournament 2017



Winners of the 2017 Funds for Education Golf Tournament:
(L-R) Brian Lavoie, Daniel Gray, Ryan Desmarais and David Simons.

The Greater Concord Chamber of Commerce and 2017 Golf Committee Chair John Udalo of Northway Bank announce the winners of the 2017 Funds for Education Golf Tournament.

The tournament, which raises money for the Chamber's Business Grants for Teachers and the Capital Area Student Leadership (CASL) program, was held on Wednesday, August 2nd at Beaver Meadow Golf Course, with 37 teams and 146 players participating.

Merrimack County Savings Bank was Corporate Sponsor.

Top prize winners included:

1st Place: Ryan Desmarais, Daniel Gray, Brian Lavoie, David Simons from Eastern Bank.

2nd Place: Chris Brown, Tom Brown, Jon Clay, and Chris Emond from New Hampshire Distributors, LLC.

3rd Place: Bill Norton, Chris Melanson, Dominic Ciavaro and Tim Melanson from Norton Asset Management, Inc.

Putting Contest: Jennifer Kretovic from Checkmate Workforce Management Solutions (Women), Chuck Lloyd from Unutil (Men).

Longest Drive: Mary Mattson from Bank of New Hampshire (Women), T.J. Smart from Bennett Funeral Home (Men).

Straightest Drive: Chris Brown from New Hampshire Distributors, LLC.

Closest to the Trap: John Holm

from Holm Insurance Agency.

Major and Event Sponsors included Granite Business Solutions, one of the NHHEAF Network Organizations; Nathan Wechsler & Company, P.A.; Mason + Rich Professional Association; New Hampshire Distributors, LLC; Orr & Reno, P.A.; Ledyard Financial Advisors; NHTI- Concord's Community College; Northway Bank; Northeast Delta Dental; ServPRO of Concord & the Lakes Region; Northeast Credit Union; The H. L. Turner Group, Inc.; Sugar River Bank; and Concord Orthopaedics, P.A.

"Thanks to continued support from members, players and sponsors, the Greater Concord Chamber has awarded \$148,000 for education grants and \$80,000 to support CASL programming since the tournament launched 26 years ago," said Tim Sink, Chamber president.

For more information about Business Grants for Teachers, CASL or the tournament, please visit concordnhchamber.com or call (603) 224-2508. *Article and photo by Kristina Carlson, Communications Manager*

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Read all editions of *The Bow Times* online at www.thebowtimes.com.

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- Elder Law
- Aging
- Financial Planning
- Dental Care

The Bow Times can be picked up at these locations!

- | | |
|-----------------------------|----------------------------------|
| Alltown Gas & Store | Merrimack County Savings Bank |
| Baker Free Library | Merrimack Savings Bank |
| Blue Seal Feeds | Hooksett Northbound (93) |
| Bow Mobil | Patty Lee's Kitchen |
| Bow Recreation Building | Quality Cash Market, E. Concord- |
| Bow Town Offices | South St. Market |
| Chen Yang Lee | Sugar River Bank, Concord Hts. |
| Cimos | Tucker's Restaurant |
| Concord Chamber of Commerce | Veano's, Manchester St. |
| Dunbarton Town Office | White Rock Senior Center |
| Johnson Golden Harvest | |

Bow Pioneers



**Annual Mum Sale
At The Gazebo
Sat. and Sun, Sept. 16 & 17**

Part-time Afternoon Assistants needed

Meeting House Montessori School and Casa dei Bambini Montessori Children's Center are looking for a few dependable, kind, nurturing, patient people to join our staff. Elementary classroom assistant and PreK/K classroom assistants needed. Supervision of children and light housekeeping duties required. Must be at least 18 years of age and pass a criminal background check. 9 ECE credits and/or experience preferred, but willing to train the right candidates.

Year-round position Monday – Friday 2:00pm – 5:30pm

Contact Karen Smith, Executive Director at 603-227-9300 or email resume to casadeibambini@comcast.net

SUDOKU ANSWER #8 (hard)

By Ian Riensche www.sudoku-puzzler.com

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

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