



The Bow Times

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FREE

FAMILY ESCAPES EARLY MORNING FIRE

Fire Department Contains Fire to Basement

The Bow Fire Department along with Concord and Hooksett responded early on August 23rd at 4:48 am for a reported building fire at 64 White Rock Hill Road.

Upon arrival at 4:53 the on duty crew found a 2 story wood frame residential structure with moderate smoke coming from the house and immediately requested a Second Alarm. The Second Alarm brings additional apparatus to the scene and provides coverage at the Bow Station.

Lieutenant Beaudoin was the

first officer on scene. He confirmed the family of 3 had self-evacuated and no one was in the house. After the initial size up it was determined the bulk of the fire was in the basement utility room. The fire was extinguished and brought under control by 5:11 am. Fire damage to the house was limited to the basement. All units were clear at 6:35 am. The home had working smoke detectors, which alerted the occupants. The cause of the fire is currently under investigation.

N.H. Scores Low on Policies To Ensure Athlete Safety in High Schools

New Hampshire was among the 10 worst states in a national ranking of policies to prevent death and catastrophic injury among high school athletes, partly because many programs, equipment and training are not required statewide.

The ranking, released this year by the Korey Stringer Institute at the University of Connecticut, puts New Hampshire 44th out of the 50 states and the District of Columbia. It scored 36 percent of 100 total possible points. Massachusetts had 67 percent. Colorado with 23 percent was at the bottom of the list.

Bow has good policies in place as the following story relates.

Bow Schools Have Good Policies for Concussions and Head Injuries

The Bow School District recognizes that concussions and head injuries are commonly reported injuries in school children and adolescents. Head injuries may occur both within and outside of the recognized school day to students participating in sports, extra-curricular activities and other non-school related recreational activities. The risk of significant complications can occur when a concussion or head injury is not properly evaluated and managed.

Concussions cont. p. 3

Bow Native Competing for Miss America

Bow native Lauren Percy (right) represented New Hampshire at the Miss America Competition in Atlantic City.

Lauren, 23, studied history and postsecondary education at the University of New Hampshire and is currently a graduate student at Columbia University's Teachers College in New York City. She hopes to work for the U.S. Department of Education.

Her platform is "Reach Higher: Making Higher Education Possible."



PASSING OF THE GAVEL



Rotary Club of Bow's outgoing President, Gale Kenison, (right) passes the gavel to incoming President, Judy Goodnow, at the June 30, 2017 Club meeting. This is an annual ceremony in Rotary Clubs all over the world, signaling transfer of the presidency.

The Bow Rotary Club meets every Friday morning at 7:30 am at the Old Town Hall in Bow. *Photo by Eric Anderson*

Bow Fall Heritage Day

The Bow Heritage Commission will hold its Fall Heritage Day Saturday, September 16, from 11:00 to 2:30 at the Bow Bog Meeting House, 111 Bow Bog Rd., Bow. Members of the **Suncook Valley Chorale** will entertain with lively vocal renditions as well as tunes played on the Prescott Reed Organ.

A **Men's Club lunch** of Beef Stew and Cornbread will be available at noon.

The **Memorial Bell Ringing Service** for deceased Bow residents will be held at 1:00. This will be followed by Free Home Made Pie!

For more see pg. 17

THE BOW ROTARY CLUB FOUNDATION ANNUAL AUCTION

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Saturday, October 28th
6 to 9PM

Bow Community Building
Jct. Knox Rd. & Logging Hill Rd.

Tickets Only \$10.00
Per Person

Heavy Appetizers & Dinner

See p. 8 for additional information

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

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The Bow Times

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EDITORIALS

HOW TO CURB EXCESSIVE LOCAL GOVERNMENT SALARIES

The recent salary and compensation review published last month reflects some very large paychecks and benefit packages that are out of control for the schools, towns and cities of New Hampshire. Many people have asked me what can be done to change this situation which seems on a trajectory to be soon breaking the \$200,000 barrier with ease.

Change #1: There should be no more inflation payments to public employees at the local level for the next two or three years because those towns that have increased pay by 2% or 3% have already exceeded the rate of inflation which has been less than 2% for the last two or three years. Public employees have various steps and grades that they move through the longer they stay. These longevity increases for just continuing to work constitute ever increasing paychecks. Thus to add a COLA increase on top makes no sense now.

Change # 2: The high end managers and chiefs should have their salaries capped with no further increases. Once you reach a certain point at say \$150,000 there is no reason for salaries to be increasing every year. Cabinet officers in the federal government have not had increases for years nor do they get an increase during the tenure of their President. They get their \$197,000 and that's it. No COLAS. It would seem that the same should apply here, but it takes fortitude and guts by local school boards, selectmen and city councils to protect the taxpayers they serve.

Change # 3: Collective bargaining contracts should be opened up to the public during the negotiation phase. A separate caucus for the management team and the employee team can continue in private, but once both sides enter a room to negotiate a contract the taxpayers who get stuck with the tab should be present and able to comment and be heard. These contracts negotiations are open in 12 other states and there will be a bill introduced this coming year to amend our right to know law to eliminate the secrecy of collective bargaining negotiation while preserving private caucuses for management employees.

Change #4: Accruing time off and sick leave to cash in when you retire led to huge payments recently to two lawyers in the Manchester City Solicitor's Office. They were paid \$87,676 and \$69,964 because Manchester does not require you to "use

it or lose it" each year. All towns and cities should make sure that open ended accrual of time to be paid at retirement is eliminated. Private employers do not allow years of vacation or sick leave accrual and neither should cities, towns or schools.

CONFLICT OF INTEREST DOESN'T BOTHER SENATOR CAVANAUGH

The Pay Raise Conflict

Manchester has two Aldermen with sons who work for the city and yet those Aldermen voted for budgets and pay raises that directly help their kids get a pay raise. Ward 2 Alderman Ron Ludwig has a son working for the fire department making \$99,000 a year in pay and benefits while his second son earned \$76,000 in pay and benefits last year. Alderman Norm Gamache has a son who happens to be the district Fire Chief, Michael Gamache, who earned \$209,449 in pay and benefits last year. Yes, a municipal employee earned \$209,449 in salary and benefits!

So, when a couple of taxpayers stepped up to the plate and asked that the conflict of interest provision of the Manchester Charter (section 9.03 (e)) be invoked and that the two Aldermen who voted for their sons' pay raises be referred to the conduct committee, the vote went 6 to 5 against the resolution.

Cavanaugh Caves

Amazingly enough Ward 1 Alderman Kevin Cavanaugh, our new state Senator, did not even want the conduct committee to look at this clear violation of the City Charter, but helped his buddies on the Board by being the key vote to kill the taxpayers' request that the Conduct Board look into this situation.

Senator Cavanaugh needs to read section 8.15 of the Manchester Charter that says: "It shall be the responsibility of all elected officials to ensure the enforcement of and compliance with this Charter."

By being the deciding vote to make this blatant conflict of interest swept under the rug, Cavanaugh has shown he's not up to his duties as either an Alderman or a state Senator.

Doing the right thing yielded to protecting blatant conflicts of interest.

Chuck Douglas

For a free press,

je suis Charlie

DOING HIS PART



We all should thank Tom Wright of 14 Logging Hill Road for cleaning up 200 feet of roadside trash.

When jerks throw beer cans or fast food boxes out of their car windows they get cut up when the DPW crew mows.

If everyone in Bow took a little extra time to police their piece of the road they live on we can maintain the Bow we love and not look like the Bronx Expressway roadside.

Thanks for your initiative Tom!

New Phone System For Town

In August, the Town completed the installation of a new town-wide phone and numbering system that will allow residents and staff to connect to all departments, regardless of what building they are in. Departments and staff now have direct-dial phone numbers for the public, rather than extensions.

Chief Harrington, during the transition to the Bow Safety Center, negotiated cost-saving contracts with all new vendors, transitioning the Town of Bow from Comcast and TSE to FairPoint and Teletechniques. All old phone numbers will continue to work.

(603) 223-3900

All Departments

(603) 223-3910 Town Manager

(603) 223-3920 Parks & Rec.

(603) 223-3930 Public Works

(603) 223-3940 Emergency Mgmt. (*Emergencies dial 911*)

(603) 223-3950 Police

(*Emergencies dial 911*)

(603) 223-3960 Fire

(*Emergencies dial 911*)

(603) 223-3970 Community

Development

(603) 223-3980 Town Clerk /

Tax Collector

LETTER TO THE EDITOR

Dear Editor,

Northern Pass, a 192 mile, high voltage transmission line project proposed by Eversource and Hydro-Quebec, is a project our state doesn't want and certainly doesn't need. This project has been positioned as a "solution" designed to "fix" a problem that simply doesn't exist in NH given that our state already generates more power than we consume.

The damage this massive transmission line will cause our state is severe and irreversible. The project will begin in Canada with clear-cutting and construction in the North Country and then snake southward through the center of the state ending in Deerfield, NH. It will cut through and negatively impact forested mountains, scenic wetlands, bubbling streams and beautiful riv-

ers damaging the very character and visual beauty of our state.

The visual blight of this project will be impossible to miss as some of the towers will be 165 feet tall – that's the height of a 15-story building cutting across an enormous swath of our state. The visual impact will be horrific – and worst of all – it will be permanent and irreparable.

We might also ask, who is paying for this project? According to a Hydro-Quebec statement in March 2017, "We will not pay a penny for the Northern Pass project on the U.S. side. It is the American customers who will pay...." That's a very clear statement regarding who is going to pay the enormous cost of this project – regrettably we are.

Laura Monica, Bow

Welcome Back Matt LeBlanc

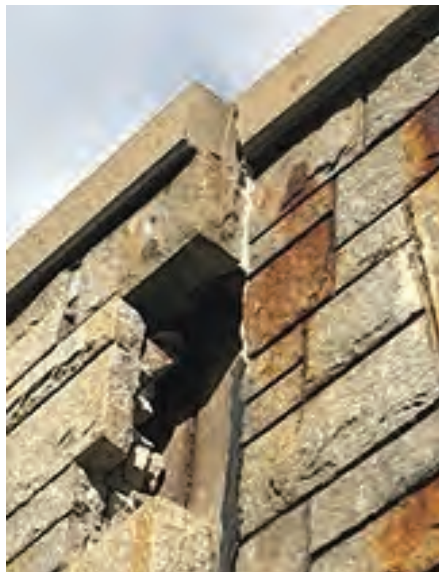


We would like to welcome back Officer Matt LeBlanc. Matt successfully completed and graduated from the 173rd NH Police Academy on Aug 18th. He will start 12 weeks of Field Training with a certified Bow Field Training Officer. Congratulations, Matt!

Bow Has A State Red-Listed Bridge



UNDERSIDE



CORNICE

In late August a chunk of concrete fell from the underside of a bridge on I-93 in Londonderry. A review by the State Department of Transportation revealed that 16 State maintained bridges are on the critical Red list. Four bridges in Concord and the I-89 Exit 1 bridge over South Street will have netting or shielding installed.

The I-89 Bow bridge is the oldest in the group having been constructed in 1959.

Iraqis Welcomed to Bow!



On August 15th, Town Manager David Stack hosted a meeting with government officials from Iraq to discuss how local government operates.

The visitors came to New Hampshire as part of an International Visitor Leadership Program exchange through the World Affairs Council of New Hampshire. They discussed the Town Meeting process and budget development.

Past visitors to Bow have come from Israel, Tunisia, Poland, Russia and a variety of other countries. (Staff Photo)

Concussions cont. from p. 1

Students are likely to experience cognitive difficulties that affect academic performance during the recovery period. The majority of concussions will occur in "contact" or "collision" sports. However, in order to ensure the safety of ALL district students, policy JLCJ (2013) applies to ALL Bow District students.

Concussion and Head Injury Education Training

Parent and Student Education Annually, the Bow school district will distribute head injury and concussion information to parents/guardians of all district students.

In addition, students athletes and student-participants in the district-sponsored extra-curricular activities and their parent or guardians will be required to sign a statement indicating they have been provided and reviewed district information on concussion and head injury policy and management procedures. This statement will be incorporated into the parent permission sheet that allows students to participate in extra-curricular activities and athletics.

Coach Training - All coaches, including volunteers at all levels will complete training in head injury and concussion management by completing a training program approved by the District and will comply with NHIAA recommended procedures for the management of head injuries and concussions.

Extra-Curricular Advisor Training - All extra-curricular activity advisors shall undergo training in head injury and concussion management by completing a training program approved by the District and will comply with NHIAA recommended procedures for the

management of head injuries and concussions. All community-based organizations that utilize the School District's facilities will be asked to adhere to this policy.

Removal from Activity and Protocol for Return to Activity - Any coach, advisor, volunteer or teacher who suspects that a student has sustained a concussion or head injury shall immediately remove the student from physical and or extra-curricular activity (sports participation, PE, recess and or other extra-curricular activity). The student's parent/guardian shall be notified. The athletic trainer (of a BHS student athlete) or the school nurse will be notified by the start of the following school day.

A student who has been removed from activity shall not return to activity on the same day and shall not participate until he or she is evaluated by a health care provider and receives medical clearance and written authorization from that health care provider to return to participation. The student shall also present written permission from a parent or guardian to return to activity.

The District may limit a student's participation in any and all district sponsored educational and extra-curricular activity as determined by the student's health care provider. The District may also choose to follow more conservative recommendations in the interest of the student.



Bow Police Explorer Post 727 Training



Bow Police Explorer Post 727 recently conducted rappelling training at Bow High School, with Bow Fire Department. (Staff Photo).

THOUGHT OF THE DAY

People in hell are always asking for ice water, but you don't always get what you want!



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BOW PARKS AND RECREATION

50 Plus Fitness

September 18, 2017, 9:45 AM-10:36 AM @ Bow Community Center
Join Michele Vecchione, our Over 50 Brains and Balance Specialist, and friends to discover that fitness is a lot of fun! Her program includes strength training, cardio, balance training and more. The emphasis is on the needs of the exercising older adult, but anyone is welcome. Everyone works at their own pace with modifications provided for various abilities. Chairs are available for resting and/or balancing. Anyone 50 and older or those with a health risk will need a doctor's not to participate. More Details at Bow Parks & Rec.

Dog Obedience Training

September 18, 2017, 7:00 PM-8:00 PM @ Bow Community Center
Come join this training program for behavior or training issues your dog or puppy may be having. A copy of rabies certificate is required at the first class and a 6-foot non-retractable cotton, leather, or nylon leash with training collar. NO chain leads. Please bring supplies to clean up after your dog for both inside and outside. More Details at Bow Parks & Rec.

G. Erickson

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Merrimack County Savings Bank Expresses Gratitude to Customers and Communities In Honor of 150th Anniversary



(left to right): Chris Scheiner, Vice President, Executive Administration, Philip Emma, President, Merrimack County Savings Bank, Julie Lacey, Sales and Staff Development Officer, Tom Cimikoski, Facilities Manager and Brad Kulacz, Assistant Vice President, Branch and Business Development Manager

Earlier this month, hundreds of guests stopped by Merrimack County Savings Bank (the Merrimack) offices in Nashua, Hooksett and Concord for complimentary burgers, hot dogs, giveaways and lively conversation, as the Bank celebrated its 150th anniversary with appreciation days for local customers, community members and staff. Food was prepared and served by a team of Merrimack employees including the Bank's President, Philip Emma.

"In the last 150 years, we've stayed focused on our mission and values," said Emma. "I'm thankful that we've been able to evolve with the times and be flexible as communities change. What remains the same, regardless of the passing years, is that our commitment to the community is strong and intact."

The Merrimack has celebrated its 150-year milestone with a variety of events throughout 2017, kicking off the year with commemorative gifts to the first four babies born at Concord Hospital and St. Joseph's Hospital in Nashua. Each baby was presented with a gift basket that included a \$150 check.

Earlier in the spring, the Bank celebrated the 150th day of its 150th anniversary with the presentation of \$1500 contributions to the Friendly Kitchen of Concord and the Nashua Soup Kitchen and Shelter on May 31st. In June, the Merrimack was honored with the 2017 Business of the Year Pinnacle Award by the

Greater Concord Chamber of Commerce, and was voted "Best Bank" by the Capital Area's People's Preferences for the 7th consecutive year.

A final culmination of events occurs this fall, as the Bank plans to host back-to-back business after-hour gatherings in mid-October at its main office in Concord in conjunction with the Greater Concord Chamber of Commerce, and in Nashua in conjunction with the Greater Nashua Chamber of Commerce. All leaders, professionals and members of the Concord and Nashua business and nonprofit communities that wish to attend should contact the appropriate chamber. Details for the local events can be found on concordnhchamber.com and nashuachamber.com.

Chartered on July 2, 1867, Merrimack County Savings Bank was originally established for the people of greater Concord as a source to earn interest on their savings or to borrow money for the purchase of a home. The Merrimack's founding principle of being a safe depository for the savings of customers continues to guide present-day operations.

The Merrimack is celebrating its 150th year anniversary of serving the people, businesses, nonprofits and municipalities in central and southern New Hampshire. The Bank and its employees are inspired by Merrimack style, which is guided by the values of accountability, mutuality, excellence, respect, integrity, teamwork and stewardship.

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MERRIMACK COUNTY SAVINGS BANK

Merrimack Savings Bank has selected Generations Gold, Inc., a fully independent third party service provider, to provide travel and other discounted services on an exclusive basis directly to GenGold® members. All liabilities, claims, damages and demands are the direct responsibility of Generations Gold, Inc., the benefits provider. The Merrimack and GenGold® are not affiliated. Not all services available in all areas. Complimentary ID Theft services must be activated by the customer. GenGold® is not FDIC insured or an equal housing lender.

Fire Safety Message From Chief Mitch Harrington



Fire Prevention Week 2017 is October 8th through the 14th.

This year's theme is "Every Second Counts" plan 2 ways out.

Things to remember:

- * Have working smoke detectors
- * Have an escape plan
- * Practice your plan

Two good pamphlets are Fire In Your Home and EDITH (Exit drills in the home). Both are available at the Bow Fire Department. If you have questions or would like to get the pamphlets contact the Bow Fire Department at 228-4320 or stop by the Bow Safety Center at 7 Knox Road.

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10 Money Mistakes

College Freshmen May Soon Regret

As college freshmen begin arriving on campuses across the country, there are many common money mistakes many of their predecessors wish they had avoided.

"Most college freshmen are getting a taste of economic freedom for the first time, and they may not realize that small expenses can add up really quickly," said Corey Carlisle, executive director of the American Bankers Association Foundation. "It helps to approach your finances like a part of your course load. Draft a budget, study it and establish a lifestyle that will set you up for financial success."

To help college freshmen start out on strong financial footing, the ABA Foundation suggests avoiding these common money blunders:

- **Not creating a budget.** You're an adult now and are responsible for managing your own finances. The first step is to create a realistic budget and plan to stick to it.
- **Losing track of expenses.** Keep receipts and track spending in a notebook or mobile app. Know where your money is going and pace spending so that your money can last throughout the semester.
- **Living beyond your means.** Limit your "hanging out" fund. There are lots of fun activities to keep you busy in college and many are free for students. Get the most from your student ID. Maximize your meal plan instead of eating out.
- **Abusing your credit card (and your parents' trust).** Anyone under 21 is likely an authorized user on their parents' card, so congratulations on earning your parents' trust. Don't ruin that trust – and your parents' credit score – by spending way over budget or not making payments on time.
- **Not saving for emergencies.** Have a financial plan for the unexpected. Things happen, and it's important that you are financially prepared when your car breaks down or your smartphone goes for a swim in the toilet.
- **Not finding a bank that works for you.** Don't get stuck paying fees if you don't have to. It's easy to find a bank that offers free checking and saving accounts that are great for college students. Also consider whether or not a bank has convenient ATMs near campus or if they'll reimburse you for out-of-network ATM fees.
- **Not maximizing your bank's technology.** Most banks offer online, mobile and text banking tools to manage your account night and day. Use these tools to check balances, make payments, deposit checks, set up alerts and monitor transaction history.
- **Overlooking 'free' money with your student ID.** A lot of retailers and businesses offer significant discounts for students. Always carry your student ID and make it a habit to ask if there is a student discount before making a purchase.
- **Buying everything new.** Consider buying used books or ordering them online. Buying books can become expensive and used books are just as good as new ones.
- **Being afraid to ask questions.** This is a learning experience, so if you need help, ask. Your parents or your bank are a good place to start, and remember—the sooner the better.

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What's Happening in OLLI?

By Jacki Fogerty

Four OLLI presenters from Bow are offering some of the most popular OLLI courses in the early Fall this year. Phyllis Benoit, Peg Fargo, Mary Lee Sargent and Florette Tilton will teach seven courses, five of which are at the Concord campus of Granite State College in September and October.

OLLI (Osher Lifelong Learning Institute) at Granite State College features "Learning for the Fun of It" for adults over age 50. A modest class fee (which is discounted for members) buys entrance to fascinating topics taught by volunteer instructors, known as "presenters" in OLLI. And there are no tests, no homework, no prerequisites – only your interest in experiencing non-academic courses with your contemporaries.

Phyllis Benoit will entertain and educate with *Consumer Protection in NH - An Oxymoron* on September 28 using her experience as a volunteer mediator in the Consumer Protection Department of the NH Attorney General.



Peg Fargo

Peg Fargo will facilitate *Granny D - The Power of One*, a one-woman play reenacted by professional actress Dixie Tymitz about Doris Haddock's (a/k/a Granny D) 14-month walk across the United States at age 90 to call attention to the issue of money in politics on October 12.

On September 26, Peg will bring back the very popular *Mill Girls* course about the textile in-

dustry in Lowell, MA in the 1820s and the young women who worked there. And, by popular demand, she has developed *Mill Girls II*, continuing the story as these women matured. Expanding beyond Lowell, this course will also examine issues in the Amoskeag and Cocheco mills and will be presented on October 19.



Mary Lee Sargent

Mary Lee Sargent, a retired professor of US Women's History and Director of Women's Studies at Parkland College in Champaign IL, will teach *Elizabeth Cady Stanton, Susan B. Anthony and the Women's Rights Movement in the U.S.* at the Manchester campus of Granite State College on October 27.

And Florette Tilton, a tournament-level player, will introduce *Mah Jongg for Beginners* over four weeks beginning September 20. Mah Jongg has long been a favorite game among OLLI members and many graduates of OLLI's classes have grouped together to play on a regular basis.

The seventh class is a co-production of *Growing Up Catholic* in two sessions, October 3 and 10, at the Conway campus of Granite State College. Peg Fargo teams up with Paul Brogan in this interactive class about the traditions and practices of the Catholic religion among school kids of the '40s, '50s and '60s. No need to be Catholic to enjoy!

Films, literature, science, nature, health and world cultures are among the other topics covered in the 190 courses available in the Fall term. Pick up a catalog at the Baker Free Library, Bow Town Hall or request one by calling the OLLI office at 603-513-1377.

Or, log on to OLLI.granite.edu for information about all the classes and to register.



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How Many Calories Do You Need?

By Jim Olson

Do you know how many your calories you need a day to obtain your fitness goals? Do you know how many grams of protein, carbohydrates, and fat you need? If not, you are going to have a difficult time reaching your objective. Whether it is to gain muscle or lose body fat or a combination of both you still need to know how much of each of the macro nutrients you need.

Three Ways to Lose Weight

There are 3 ways you can lose weight. They are dehydration, lean weight loss (muscle) and fat loss. Obviously the first 2 are not good. Fat loss is what the majority are looking for or a combination of lean mass increase and fat loss. This is the optimum situation.

Lean Weight Loss

Lean weight loss comes from eating too few calories and/or not eating frequently enough during the course of the day. Cutting your calories to below your daily activity level will enable you to lose weight. However if you cut them too much you will shut your metabolism down. This is your body's safety feature to prevent starvation. You can live without food for over a week. Why is that? Your body real-



Jim Olson

izes no calories in (or not enough), so your body will hold on to the calories because you are not consuming enough for you body to function properly. This means you will actually store fat!

When you lose more than 1 1/2 to 2 pounds per week then you have lost muscle. If you lose weight faster it is coming from water or muscle or a combination of both. This is also why people put weight back on after following a low-calorie diet. They lose muscle. Muscle is live tissue and the body's most metabolically active tissue. When you lose muscle it slows down your metabolism and you actually burn fewer calories than before!

Cutting calories can also affect you in other ways too. Less energy from food is used as body heat and turned into fat instead. This can also suppress the activity of certain thyroid hormones which will slow down your metabolism even more.

5 to 6 Meals

The 5 to 6 meals you should be eating a day should include the proper combination of proteins, high starch and fibrous carbohydrates, and healthy fats. When you combine your carbs with your protein and fat you will actually slow down the digestive system. This will slow the release of carbohydrates into the bloodstream which will prevent the overproduction of insulin.

Eat Enough Carbs

Don't try to lean out by dropping your carbs down to an extremely low amount. When you don't have enough carbs in your system it is almost impossible to build muscle. If there is not enough insulin available to transport amino acids (the building blocks of life) into muscle cells the body will break down its own protein into amino acids for fuel. This means you are using the nutrients your body needs for muscle

development as energy.

Your nutrition is up to 80% of the results you will reap from life as well as your exercise program. It is proper nutrition that allows you to avoid mood swings and make the correct decisions. When your body is getting the proper ratio of nutrients it enables you to deal with the day to day stresses of life. If you are unsure as to what your daily caloric intake and the breakdown of protein, carbohydrates, and fat should be based on your personal goals please see a professional. This will save you time and frustration and at the same time enable you to reach your fitness goals. You will then be able to enjoy life to its fullest!

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 me and I would be very happy to help!

Have a fantastic day!

Jim

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Chamber to Host Luncheon Forum with Taylor Caswell, first Commissioner of Business and Economic Development

The Greater Concord Chamber of Commerce invites members and the public to a luncheon forum with Taylor Caswell, first Commissioner of Business and Economic Affairs on Thursday, Sept. 14 from 11:30 a.m.-1:00 p.m. at the Grappone Conference Center, 70 Constitution Avenue in Concord.

Commissioner Caswell will share his insights and vision for New Hampshire's new department, created to provide a more dynamic environment for economic development in our state.

"We look forward to hearing Commissioner Caswell's ideas relative to attracting and retaining both employers and a talented workforce," said Tim Sink, chamber president.

The cost is \$25 for Chamber members and \$35 for non-members, and includes a full lunch.

The luncheon is generously sponsored by Capital Regional Development Council. For more information or to register, please contact the Greater Concord Chamber of Commerce at (603) 224-2508, email events@concordnhchamber.com or visit www.concordnhchamber.com to register online.



The Greater Concord Chamber of Commerce develops economic opportunities, strengthens the business climate and enhances the quality of life in the Capital Region.

Kristina Carlson, Communications
Manager

Greater Concord Chamber of
Commerce

49 South Main Street, Suite
104, Concord, NH 03301
Tel 603.224.2508/Fax
603.224.8128

www.concordnhchamber.com

Local Youths to Perform in *Oliver* at the Palace Theatre



Top Left to right: Nora Sansoucie (Pembroke), Maggie Lamy (Pembroke), Ashley Baillargeon (Hooksett), Sawyer Broderick (Hooksett). Bottom: Gavin Johnson (Concord), Olivia Rader (Bow), Teddy Barker (Bow), Rylee Landry (Suncook)

The Palace Theatre is proud to kick off its Citizen's Bank 2017-2018 Performing Arts Series with *Oliver!* – the toe-tapping take on Charles Dickens' famous novel that has gripped audiences for over half a century. With multiple Tony Awards to its name, *Oliver!* is a must-see tale of adventure, family, and love.

Over 100 local youth actors will appear in the 12 performances of the production that will run from Sept. 15 through Oct 1. Of the local youth chosen, 8 "work house kids" are from this area who will be proudly representing their hometowns, including Bow's Olivia Rader and Teddy Barker.

Oliver! is generously sponsored by Ignite, Margarita's, AARP, Gamache Properties, Benefit Strategies, Riverstone and Comfort Systems USA.

Tickets for *Oliver!* may be purchased by calling the Palace Theatre Box Office at 603-668-5588 or online at PalaceTheatre.org. Tickets range from \$25-\$46.

Season subscriptions, Flex Tickets and a variety of Group Rates are available. Tickets are on sale now so reserve your seats today!

About the Palace Theatre

The Palace Theatre is a non-profit performing arts center that hosts its own professional company, youth and teen program and presenting acts.

It is committed to achieving its mission through preserving the historic facilities of the theater, responding creatively to the cultural and entertainment needs of the community, and governing in a fiscally responsible and strategic manner.

For information about pricing, visit the Palace Theatre's website at www.palacetheatre.org.



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SUDOKU PUZZLE #31
 By Ian Riensche www.sudoku puzzler.com

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

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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WHY YOUR HOME MAY NOT BE SELLING, EVEN IN A SELLER'S MARKET

By Ann Dippold

Low inventory, high buyer demand, and very attractive interest rates have resulted in a seller's market in Bow and elsewhere. So it's reasonable to think maybe all the work you've heard experts suggest about decluttering, spiffing up the curb appeal and addressing the "deferred maintenance" list may not be necessary.

Not so fast

Even in a seller's market, some homes still sit on the market for weeks and months, while others go under contract in just a few days. The answer to why your home may not be selling usually comes down to price, condition, or a combination of the two. Sometimes marketing may play a role too.

If your home has been on the market for more than 30 days, it's time to re-evaluate. How does the home look on line? What is the feedback from those that have seen it? What are you getting for web traffic? Your Realtor should provide you with stats on this, and buyer feedback (when offered) after each showing too.

Price of course is very important

Too many sellers set the price based on what they want for the home or how much they owe on it rather than what comparable homes are selling for. Look at recently SOLD (not active) comps, and be realistic about how your's fares in comparison. Be sure and compare apples to apples. If you have a Colonial style home, compare it to recently sold Colonials, not Ranches or Capes.

Price according to condition. Account for any updating that needs to be done. A home with an updated kitchen and or bathrooms is more valuable than a home without. Buyers will discount homes, and rightly so, for outdated kitchens, homes needing plumbing and or electrical upgrades, things like wallpaper and loud or offensive paint colors, and deferred maintenance, both interior and exterior. Too much clutter will detract from your selling price too.

Hire a Realtor who knows the neighborhood or town and can provide examples of their marketing

All neighborhoods have intrinsic value not readily apparent to buyers. You want someone who can talk about these intangibles. How are the photos? Homes that appear light, bright, and happy on line will get far more clicks than those that do not.

Lastly, make it available to show all the time, especially in the first 10 days. Keep it in show ready condition, have a plan for kids & pets and be flexible. Barriers to showings keep homes from selling too!

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BAKER FREE LIBRARY NEWS

By Lori Fisher

The Library gardens (right) have looked fabulous this year due to the efforts of Bow resident Catherine Losik. Thank you Cathy for all of your time and effort to make us look beautiful! She could use some additional help mid-to-late September for the last weeding and clean up. Call Lori at 224-7113 if you are able to help! Photo by Eric Anderson.

Ask a Muslim Anything on October 5th

We are pleased to announce that Robert Azzi, a New Hampshire-born Arab-American Muslim, will be at our Library on Thursday October 5th at 6:30 pm to present *Ask a Muslim Anything*.



Robert Azzi, speaking at the Andover Public Library. Photo previously published in the *Andover Beacon*.

This very popular discussion about anything related to Islam and the Muslim faith has drawn huge crowds across NH, and we hope that Bow and Concord will turn out for this event (particularly with the news that a mosque is to be built in Concord).

Doors open at 6 pm for seating in our Merrimack County Savings Bank Meeting Room.

For more information on Robert Azzi, visit <https://theotherazzi.wordpress.com/about/>.



Photo by Eric Anderson

Summer Reading SUCCESS!



We have wrapped up our most successful Summer Reading program in 5 years! Thank you to all who participated...we saw increases in every age group!

For the elementary school-age children, we had a 19% increase in participation over last year, and the highest participation (229 children) since 2012. Amazingly, the number of books was 4,495 - 35% higher than last year!

For our teens and adults, there was a 38% increase in participation over last year, and the highest participation since we started the teen/adult summer reading in 2012. Adult participation actually almost doubled this year, from 80 to 153 participants. We will continue to refine the incentives, prizes, and classes/events offered during summer reading, and hope you will participate in 2018.

We want your feedback! Please fill out the 2017 Summer Reading Online Survey! Questions? Email info@bakerfreelib.org or call 224-7113.

We'll Take Your Used Eclipse Glasses!

Given the furor over the solar eclipse on August 21st, and the next eclipse slated to be more visible in NH on April 8, 2024, we are starting to collect eclipse glasses now! If you have eclipse glasses that you no longer want, please feel free to drop them off at the Library. Thanks in advance for helping us to prepare for 2024!

Passport Services Keep Library Hopping

Between 7/10 and 8/19, we have processed 23 new passports and answered questions from more than a dozen other individuals regarding renewals! To make this process easier, we strongly recommend that appointments are made for new passport applications. You can call 224-7113 to speak to one of us about making an appointment, or email info@bakerfreelib.org. Also, please visit travel.state.gov to download the new passport form and to see what other original documents and copies of documents you will need to bring with you to the appointment. Questions? Contact Lori Fisher, Library Director, at lori@bakerfreelib.org.

Library Class/Event Highlights

Stuffed Animal Sleepover: Friday September 29th, 5:30 pm

For children up to age 8 with an adult, a storytime will end with children tucking in their stuffed friends, who will stay at the library, for a sleepover. Pick up your furry friends the next day, Saturday 9/30 between 10 am and 3 pm.

LEGO Batman Movie & LEGO Building: Monday October 9, 2 pm

Kids off from school with nothing to do? Come to the library for a movie and some LEGO building on Columbus Day afternoon. No registration is required. Popcorn will be provided.

Movie of the Month – *The Big Sick*: Monday October 9, 6:30 pm

The Zookeeper's Wife tells the account of keepers of the Warsaw Zoo, Antonina and Jan Zabinski, who helped save hundreds of people and animals during the German invasion. Movie will be shown in our Lower Level. Free and open to the public. No registration is required. Popcorn will be provided.

Teen Movie Night: Friday October 13, 5:30 pm

We'll get our spook on with a horror movie on Friday the 13th! Pizza served at 5:15 pm and movie starts at 5:30 pm. Contact Kate for more info on the movie selected: kate@bakerfreelib.org.

Next Friends of BFL Book Donation Acceptance Day: Saturday September 30, 10 a.m. to 4 p.m.





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TRAVEL INSURANCE AND YOUR CREDIT CARD

By Chase Binder

Occasionally, one of my long-held travel assumptions gets turned on its head. Not often, mind you, but it did indeed happen just recently.

Here's how:

We have a cruise coming up in November—a terrific repositioning itinerary that takes us from Fort Lauderdale to Grand Cayman, then through the Panama Canal and down the western coast of South America, stopping in Ecuador, Peru and finally Valparaiso, Chile. Different...exotic...off-the-beaten-path ports and lazy days at sea!

Like most vacations, we had to pay in advance and also make peripheral decisions like whether to insure the trip, and if so, with what insurer. Bud and I are generally not big fans of travel insurance. The cost is often prohibitive and the fine print often makes policies hard to collect on. But our Panama Canal cruise is costing a fair bit of change, so I decided to do some research.

I started with seeing what travel benefits our existing credit cards might give us. Heck...why buy something if I already have pretty good coverage? We have a Capital One Venture One VISA, our go-to card for purchases abroad because there are no foreign transaction/conversion fees (though many, many other cards have adopted this feature now). We also have two American Airlines affinity Master Cards, one attached to Bud's frequent flyer number that we have had a good 20+ years, going back to the early US Airways days; and a newer Master Card attached to my frequent flyer



Chase Binder

number that I got on an in-flight promotion a couple of year ago and promptly forgot about.

To be thorough, I logged onto each account and actually printed out the sections titled Guide to Benefits—the whole things, ranging from 18 to 32 pages each. I poured myself a cup of coffee (though you might also do a glass of wine), spread everything out on the kitchen counter, got my colored highlighters and started reading and marking up the documents.

My main goal was to assess the trip cancellation/interruption benefits. This is where something happens to you (or sometimes a specific family member or even business associate) you can cancel the trip and get reimbursed—or come home part way through the trip and get reimbursed for the unused portion. It's the situation that insurers often put the most restrictions on because there are so many potential vari-

ables and, after all, insurance companies make money by NOT paying claims.

Each credit card is different (yes, you'll have to print out your own) and I won't bore you with all the details and variations of my cards. But one detail on one of my cards absolutely blew me away—my new AAdvantage Citibank card (World Elite Platinum Select, to be specific), the one I got on a promo and had barely paid attention to after I used the chunk of promo miles for a free ticket, has a cancellation/interruption benefit that not only includes family members (and a wonderfully exhaustive list that includes stepchildren, domestic partners and more), **it also includes pets!!!**

PETS!!

The exact language reads like so: "The Covered Traveler's Pet has an injury or serious illness that is either life-threatening or requires care from the Covered Traveler and is verified by a licensed veterinarian. Pet(s) means any domesticated or tamed animal that is kept as a companion and cared for affectionately." Reimbursement is up to \$5000.

This card has other cool benefits, like offering primary coverage for Collision Damage Waiver on any foreign car rentals, up to \$100,000. This means you go right to the credit card—you don't have to try and see who else might pay you, get rejected and then go after them. This can save up to \$20/day on your car rental, depending on the car and country. Will your credit card cover all your travel insurance

needs? Probably not. Many cards don't have any trip cancellation/interruption coverage. But those that do often cover trip delay expenses, normally with some pretty small reimbursement limits. You'll need to bite the bullet and read the fine print of your own cards.

The coverage for this card works very well for us...however we do also carry Medjet Assist (www.medjetassist.com) which will *bring us home to a hospital of our choice* if we should need hospitalization while traveling abroad. This is not an insurance policy, it is a membership—so no arguing or filing claims. You can purchase annual memberships if you travel a lot, or membership just for the duration of an individual trip. We have carried this since 2006 and, honestly, would not be without it. How does it differ from the repatriation coverage that is included in some travel insurance policies? Travel insurance will often get you back to the nearest US hospital of *their* choosing (say, Miami, if you are in South America), leaving it up to you to pay to get to Boston or NH. Medjet Assist will bring you right to Concord Hospital—or Mass General, or wherever you wish.

This is just the tip of the iceberg. Travel insurance is a complicated, convoluted subject. It's also very personal to your own situation. But it is worth the time and effort to explore your options.

One good info-rich website is www.insuremytrip.com, where they also have knowledgeable people who actually answer the telephone.

NATION'S SCHOOLS HIDING SEXUAL ASSAULTS

A yearlong investigation by the Associated Press has recently uncovered 17,000 official reports of sex assaults by students over a four year period ending in 2015.

The escalating bullying is a hidden horror that educators can no longer ignore. The AP study is the most complete tally of sexual assaults among the nation's 50 million K-12 students, but it concluded that most attacks are greatly under reported.

When schools don't act or when they are ineffectual in rooting out abuse, justice and the students are not well served. Unwanted fondling was the most common form of assault, but about 1 in 5 of the students assaulted were victims of penetration by another.

AGES OF ASSAULTS

About 5% of the sexual violence involved 5 and 6 year olds, but

the numbers increased dramatically between ages 10 and 11 – about the time many students start their middle-school years – and continued rising up until age 14. They dropped as students progressed through their high school years.

The AP counted only the most severe forms of sexual assault and excluded behavior like kissing on the playground or sexual harassment. The point is that when the warning signs are out, the schools need to act.

TITLE IX

Schools are also obligated to act under Title IX of the Federal Civil Rights Act which obligates schools to act on bullying and sexual violence.

Things such as anti gay slurs, sexual remarks, physical harm and unwanted touching are all covered by Title IX.

OBLIGATION TO ACT ON BULLYING

Studies have long found bullying can be the precursor to sexual assault. Typically the victim's parents see their child have a drop in grades, falling attendance and increased depression and anxiety. Suicidal thoughts increase as well. Schools need to watch the warning signs and not just write all of it off as "kids being kids."



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On The Water And in the Woods



With Ron

It seems summer has flown right on by. It has been a good summer, unlike last year's hot, dry season.

The waterbodies are full, and the vegetation is very lush. This is great for fish and wildlife.

Apples are plentiful, acorns are spotty up North, beechnuts are good.

Don't wait until the last minute to check out your hunting clothes.

My clothes seem to have shrinking factors in the off season.

By the time you read this, bear season will be on and Bow hunters will be ready for deer. September 15th and after is a hard month



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to hunt as temperatures can be too warm.

It's very challenging to harvest, dress, and get an animal into proper refrigeration. Bacteria grows very fast at 40 degrees or more. It is unethical for a hunter to lose or waste an animal.

The bow hunter has a very generous 90 days to hunt. Sportsman in wildlife management units North of us have no doe days for rifle or muzzle-loader, yet bow hunters have 90 days. Is this fair?

Deer sightings have been good, as have been bear sightings. The bear population seems to be growing in the State, and here in Bow, there have been many sightings.

Now that the water has cooled, Trout will be back in the shallow water. This can produce some of the best fly-fishing of the season. A wood-duck heron with an orange collar works well.

Coming back from fishing the other day, a Great Bald Eagle was flying over the Merrimack River near Blue Seal Feeds. It's wonderful to see the recovery that this great bird has made.



The 27th Annual Fundraising Action for "Three Rivers Stocking Association" is coming up September 18th, at a new location, Flag Hill Winery and Distillery in Lee, NH.

Contact : threeriversstocking@yahoo.com.

I have to agree with the Fish & Game Commission's decision to disagree with the Governor's decision to abandon the Wild Goose Boat Launch on Lake Sunapee.

Fish & Game has spent way too much money too and time to abandon this launch.

The folks on Lake Sunapee with deep pockets don't want us common people on "their" lake.

I hope the Governor remembers that the common man votes.



Be Safe, Ron



Ledyard Financial Advisors Welcomes Douglas Phillips



Douglas B. Phillips, CFA
Senior Vice President, Senior
Investment Strategist, Ledyard
Financial Advisors

Ledyard Financial Advisors is pleased to announce the addition of Douglas Phillips as a Senior Vice President, Senior Investment Strategist. Doug brings with him over 30 years of experience in the investment management industry serving affluent individuals and families, foundations and endowments.

Prior to joining Ledyard, Doug was the Chief Investment Officer of Foster Dykema Cabot, a registered investment management firm in Boston, where he was responsible for leading the investment team and overseeing the investment process, including asset allocation, research

and the selection of individual investments. Previously, Doug was a Portfolio Manager at Choate Investment Advisors, a subsidiary of Choate Hall & Stewart in Boston. While at Choate, he worked closely with many of the firm's affluent clients and was a member of the Investment Policy Committee, which was responsible for formulating investment strategy and selecting investments.

Doug serves on the Board of Directors of the Kents Hill School where he is Chairman of the Investment Committee and is a former trustee of the Echo Lake Association. He earned a BA in Economics from St. Lawrence University in 1986 and holds the Chartered Financial Analyst designation. He is also a member of the CFA Institute and the Boston Security Analysts Society.

Doug currently lives in Acton, Massachusetts with plans to relocate to New Hampshire.

Ledyard Financial Group, Inc., headquartered in Hanover, New Hampshire, is the holding company for Ledyard National Bank. Ledyard National Bank, founded in 1991, is a full service community bank offering a broad range of banking, investment, tax and wealth management services.

American Legion Auxiliary Unit 21 Presents Check for \$1,000 to Friends of Forgotten Children



On August 23, officers and members of American Legion Auxiliary Unit 21 presented a check for \$1,000 to Friends of Forgotten Children to further their work with local families and seniors.

Tom Rochette, Board Chairman of Friends of Forgotten Children accepted the check from Charlene Mayo, President of Unit 21 in Concord.

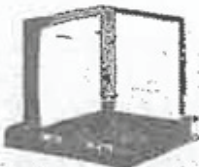
The donation resulted from a fundraiser held by Unit 21 in June to honor the memory of former Auxiliary President Jodi Robinson who died on Christmas Night after a long battle with cancer. One of Jodi's favorite charities was Friends of Forgotten Children, an organization that provides meals, food, clothing and other necessities to 250 area families in the Concord area.

Auxiliary officers, Jessica Weeks, Brenda Audet, Louise Brackett and Suzanne Isabelle and Junior Member Sophia Weeks joined in the presentation along with Riley Weeks.

The Bow Times 17 Years Ago in September

(reprinted from September 7, 2000 edition)

10 SEPTEMBER 7, 2000 THE BOW TIMES



BAKER FREE LIBRARY

'You should put that in
The Bow Times!'

By LINDA KLING
Library Director

BOW - We have been operating in the new addition since June 5 of this year. A lot of people have been in to see the new library and have generously shared their views with us.

One customer very honestly told us that she was against the addition. Her reasons were that she loved the old library and did not want to lose it. She also admitted that it was hard to visualize the finished project from drawings. She stood by the new circulation desk gazing at the restored original building and said she really liked what she saw, that she was impressed and that I should include the observation in my *Bow Times* column. I thought she had a

great idea. Because of her honesty, enthusiasm and suggestion I relate the incident so that more individuals will venture into their new library and decide for themselves. The rededication will take place on Saturday, Oct. 21, with a brief ceremony at 2 p.m. Tours and refreshments will follow until 3:30 p.m.

The new library has a "Koala Care" baby changing station. It is located inside the public rest room right off of the children's area. We have sanitary liners that can be used once. Now you won't have to change the baby on the floor at the library.

Our furniture fund has grown to over \$7,000. Thank you for your continued support, both orally and financially.



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The Pumpkins are coming!

The Bow Mills United Methodist Church, 505 South St., Bow, NH will be hosting its 13th year of our annual **Pumpkin Patch** with 1,000 pumpkins covering our front lawn. Pumpkins of all shapes and sizes ... for all your needs! Bring your family, neighbors and friends ... take pictures! Proceeds from the pumpkin sales will go to support Friends of Forgotten Children, New Hampshire Food Bank and Disaster Relief. Pumpkin Patch hours from October 5 to October 31:

Weekdays: 2 - 6 pm
Saturdays: 10 am to 5 pm
Sundays: 12 noon to 5 pm

For info: contact: 603-224-0884 or
visit our website www.bowmillsumc.org

See you in the Patch! Joan Day



Bow Community Mens Club Annual Lobster Fest

Saturday October 14, 2017, 5:00 - 8:00
Bow Community Building

Menu Includes:

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

Or

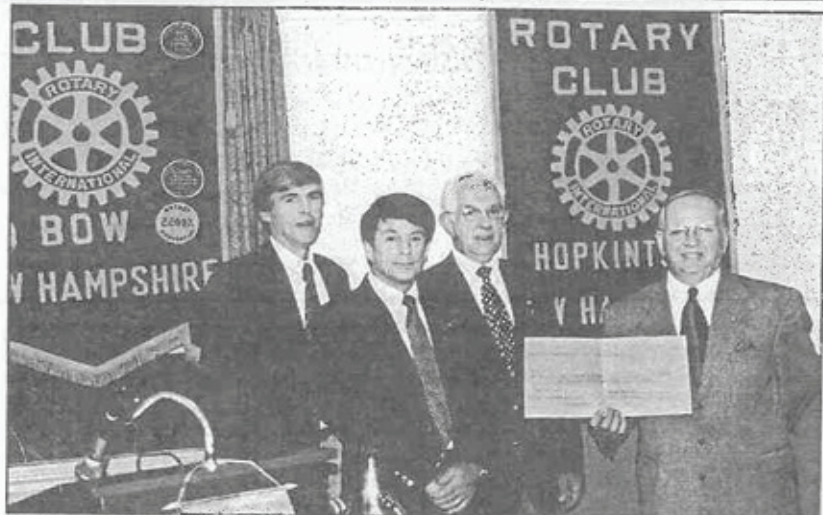
Chicken Plate, \$ 12.00
1/2 Barbecue Chicken
Potato Salad

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

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

Tickets can be purchased through October 13, by contacting:
Mike Wayne 715-1466 Charles Griswold 228-9621

THE BOW TIMES NEIGHBORHOOD NEWS SEPTEMBER 21, 2000 5



From left are Chris Parkinson, President of Bow Rotary, Tristram Johnson, executive director of Pure Water for the World; Harry Meinzer, president of Hopkinton Rotary, and John O'Leary. (Courtesy Photo)

Hopkinton, Bow Rotary Clubs raise money for relief

BOW - The Bow and Hopkinton Rotary Clubs recently presented a check for \$6,450, representing the net proceeds from two Up With People concerts held in Bow in May, to John O'Leary, head of the Honduras relief committee, a joint project of many Rotary clubs from Southern New Hampshire. The funds will be used to purchase water purification units in Honduras.



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BOW GARDEN CLUB

By Joyce Kimball

The Bow Garden Club will feature Pam Hunt, an Avian Conservation Biologist at their October 2nd meeting. Pam works closely with NH Fish and Game to coordinate and prioritize bird research and monitoring in the state.



One of her particular interests is the dragonfly and she will be presenting her program "Dragons & Damsels of NH" at the meeting, highlighting some of New Hampshire's notable species.

All Bow Garden Club meetings are held at the Old Town Hall, 91 Bow Center Road. Social time and refreshments are at 6:00 p.m. and the program begins at 6:30. A brief business meeting of the club follows. All are welcome. Please visit our website for more information about the club, its goals and objectives and many activities. www.bowgardenclub.org. Several members of the Bow Garden Club will be attending the New Hampshire Federation of Garden Club's 84th Fall Meeting being held at the Inn on Newfound Lake located in Bridgewater, NH on Wednesday, September 27th. 2017-2019 National Garden Club's, Inc.



The garden club recently replaced the "tired" impatiens that were planted in the Baker Free Library's front window boxes with colorful autumn-hued chrysanthemums. These will enhance the Library's front entrance for the next several months.



The Town Gazebo remained colorful (and patriotic) all summer--definitely an added attraction to the Town Center thanks to garden club volunteers who continually water and trim the seven window boxes that line its perimeter.



Nancy Hargroves, 2017-2019 President of National Garden Clubs, Inc.

President Nancy Hargroves will be in attendance. Hargroves lives in Virginia and as part of duties and responsibilities makes visitations to all fifty state organizations at least once during her two-year term.

As an added attraction, Hargroves will be presenting an educational program at the meeting entitled "Witches, Turkeys and Reindeer", a Power Point presentation instructing attendees how to morph an elaborate fall container garden into one suitable for Thanksgiving and later Christmas with only a few changes here and there.



Joyce Kimball



Granite United Way

United Ways Join Forces To Help Those Affected By Hurricane Harvey

Statewide New Hampshire and Vermont - In response to the recent devastation from Hurricane Harvey, United Ways across the nation are working together to help those affected communities. On August 26, 2017 Hurricane Harvey made landfall near Rockport, Texas as a Category 4 hurricane. More than 20 United Way communities throughout Texas and Louisiana have been ravaged by this storm.

With the continued rain still falling on the region and real work of recovery just beginning, United Way Worldwide has established the United Way Harvey Recovery Fund that will direct 100% of donations to the regions affected in an equitable fashion. This fund is meant to complement the local giving opportunities already in place.

"There are many concerned residents of our state who want to help right now," said Patrick Tufts, President and CEO of Granite United Way. "We have posted information on our website homepage for those who are interested in helping the communities who have experienced unprecedented and catastrophic flooding in Texas and Louisiana."

To help those affected by Hurricane Harvey, visit www.graniteuw.org.

For more information, please contact:

Karrie L. Eaton, Vice President of Marketing & Communications
603.625.6939, ext. 119 or 603.560.5453 (c)
karrie.eaton@graniteuw.org

Granite United Way serves the Southern (Manchester/Derry/Salem), Merrimack County, North Country, Central NH, Northern and Upper Valley Regions of NH and VT as well as Windsor County, VT. For more information, visit www.graniteuw.org.



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BOW REAL ESTATE SALES

August 2017

7 William Meadow, 5438 gla, glaag 4338, 4 br, 4.0 bath, 2 car att., 9.02 acres, Sold \$575,000 8/23/17.

7 Windsor Rd, 4582 gla. glaag 4070, 4 br, 3.5 bath, 2 car under, 4.59 acres, Sold \$462,000 8/1/17.

1 Chelsea Drive, 2584 gla, glaag 2584, 4 br, 2.5 baths 2 car att, 2.04 acres, Sold \$415,000 8/21/17.

127 South Bow Rd, 3386 gla, glaag 2420, 3 br 3.5 baths, 2 car att., 5.30 acres, Sold \$539,000 8/1/17.

11 Page Rd, 3238 gla, glaag 2374, 4 br, 2.5 bath, 2 car att, 1.14 acres, Sold \$367,000 8/21/17.

17 Erin Drive, 2424 gla, glaag 2224, 3 br, 2.5 baths, 2 car under, 5.00 acres, Sold \$317,500 8/28/17.

6 Birchdale Rd, 3674 gla, glaag 2578, 4 br, 3.0 bath, 2 car att, 3.23 acres, Sold \$309,000 8/30/17.

5 Abbey Road, 3352 gla, glaag 2656, 4 br, 2.5 baths, 2 car under, 2.14 acres, Sold \$300,000 8/31/17.

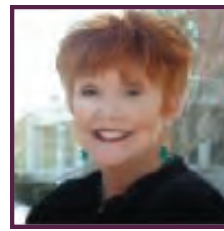
23 Laurel Drive, 2036 gla, glaag 2036, 3 br, 2.5 bath, 1 car att, 3.31 acres, Sold \$294,000 8/23/17.

3 Evergreen Drive, 2062 gla, glaag 2062, 3 br, 2.0 bath, 2 car att. 1.00 acres, Sold \$259,000 8/11/17.

10 Br Londondry, 1638 gla, glaag 1638, 3 br, 2.0 baths, 2 car det, 1.22 acres, Sold \$242,000 8/28/17.

5 Albin Rd, 1196 gla, glaag 1196, 3 br, 1.0 baths, 1 car att, 1.00 acres, Sold \$232,000 8/14/17.

31 Hooksett Tpk, 2212 gla, glaag 1400, 4 br, 2.0 bath, 2 car under, 1.0 acres, Sold \$178,000 8/2/17.



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178 Bow Bog Rd, 2257 gla, glaag 1687, 4 br, 2.0 baths, 2 car att, 2.47 acres, Sold \$148,600 8/9/17.

LAND

15. 32 Astor Lane, 7.16 acres, Rd Frtg – 105, Sold \$115,000 8/7/2017.

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

These statistics are for all Bow Sales for the period 08-1-17 thru 08-31-17, 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)

Linda Hutton, Broker Associate
Berkshire Hathaway HomeServices Verani Realty
143 N. Main (224-0700x6530)
Concord, NH 03301

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

Merrimack County Savings Bank Commits \$110,000 to Concord Coalition to End Homelessness



(left to right): Philip Emma, President of the Merrimack, Ellen Groh, CCEH Executive Director, Michael Leuchtenberger, CCEH Chair and Lorinda Gilbert, Construction Loan Administrator for the Merrimack and CCEH Board member

The Concord Coalition to End Homelessness (CCEH) continues to move closer to its goal of funding a winter shelter, thanks to a commitment from Merrimack County Savings Bank (the Merrimack) to purchase \$110,000 in tax credits. The Merrimack, which celebrates

its 150th anniversary this year, will make the purchase through the Community Development Finance Authority (CDFA) of New Hampshire's tax credit program.

"The winter shelter will act as an emergency safety net for those with no other options during the

harsh months of winter," said Philip Emma, President of Merrimack County Savings Bank. "We hope that the people of our community will join us and assist the Concord Coalition to End Homelessness by volunteering or donating."

CCEH recently received a \$431,000 allocation in tax credits through the CDFA to help fund its winter shelter project, which fills a critical gap in Concord's safety net for people experiencing homelessness. "We're elated that the Merrimack is able to help us get our winter shelter project off the ground," said Ellen Groh, Executive Director of the Coalition. "For more than a decade, a winter shelter was operated by First and South Congregational Churches and supported by hundreds of volunteers, but that option is no longer available.

For the past two years, the Concord community has struggled to find a replacement location and a managing entity for the shelter, piecing together interim solutions at the last minute. The Merrimack's generous contribution will help make winter a lot more bearable for so many people." CCEH will purchase the property at 238 North Main Street, where its existing daytime Homeless Resource Center

is located, and build an accessory building in the back to accommodate up to 42 individuals.

CCEH was founded in 2008 to eliminate the causes of homelessness in the Greater Concord community through a coordinated, committed and active effort of many stakeholders and organizations. The Coalition operates a daytime, drop-in resource center that provides immediate assistance to people struggling with homelessness, including access to showers, laundry and caseworker assistance to access other community resources. CCEH is the lead agency for implementing Concord's plan to end homelessness, and operates Housing First Concord, a program which provides permanent supportive housing for 15 chronically homeless individuals. For more information about the Concord Coalition to End Homelessness, visit concordhomeless.org.

CDFA tax credits allow businesses to fund qualifying economic or community development projects in exchange for a tax credit that can be applied against state business tax payments. For more information about the CDFA, visit nhcdfa.org.

Happy Autumn, Not Fall

By Donna Deos

As Fall rolls around I thought it would be a good time for us to talk a bit about fall prevention and yard work.

As with all of my hopefully helpful tips, some of this will be the “no-duh” type of stuff and some of it will be “oh, I really never thought about it that way.”

With fall comes yard work. This means more tripping hazards, more slipping hazards and more all-around accident potential. Let's face it, gutter cleaning does require a ladder and with ladders come the potential for accidents.

Okay, here are the things to look out for:

Hoses

Toys and bikes and such

Wet leaves

Dry leaves

Acorns

Yard clean up tools

Gardening tools you left out, forgot and are now buried under leaves

Hills and inclines

Ditches and divots

Lumps and bumps

Rocks

Moss

All of these things pose slipping and tripping hazards and can pose an extra challenge to you successfully completing your task. So can roots and stumps hidden under all of the leaves that will soon be



falling all around our yards.

As we age, our mobility and agility change. Balance can become more of an issue, as can stamina to do all that we used to so easily accomplish.

Uneven ground, slants and unseen obstacles can all cause potentially unsafe conditions when doing anything in your yard. We hardly ever think about it until it is too late and one of these things takes us down.

Also with aging comes the diminished ability to bounce back up!

So, when you go out to do work in your yard, please take your cell phone with you. If you live with someone else, tell them what you plan to do so if they hear a thud or feel like you have been gone too long they can check up on you. Better yet, have them join you ~ you'll get it all done in half the time!

If your task involves a ladder, ask someone to go with you and hold it for you. Preferably someone

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strong and capable because having your frail spouse or neighbor doing it only endangers both of you in the long run.

Speaking of the neighbor, sometimes we have neighbors who have new tools and gadgets and would love to try them out and help you get your yard work done quicker and easier. Most of us do like to be neighborly and help each other out. Also, your adult children are a potential source of help, as are church groups and grandchildren.

Sometimes we just automatically do things because it's our routine. It's what we have always done. That doesn't mean it is what you always HAVE to do though. You can find someone else to help you out. There is no shame in that! You're older and wiser after all, talk someone else into doing it.

I hope you don't find any of this insulting. I've simply seen and heard far too many stories of well-intended yard work taking a turn for the worse. My own mother fell on a wet leaf on our doorstep when going out to get the paper. She broke

her shoulder that time. She spent about an hour outside trying to figure out how to get back up with only one arm to use before getting into the house to call me on the phone to come help. I have no idea how many times she fell while actually doing yard work on the hills around our house, she only fessed up to a couple – and you and I both know that means there were more!

I know some of you love to do yard work, gardening and fall clean up and some of you feel like you cannot afford to pay someone else to do it for you. So, if you find yourself insisting on getting it done, please proceed with a cautious approach and have some bases covered.

Being careful now can save you a lot in the long run. So, when you go out to clear your head by clearing your yard of leaves, take some time to ground yourself mentally first and not physically with a fall. I'll leaf you with that. Happy Autumn to you and yours!

Donna

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Bow Young at Heart News

Bow Young at Heart members enjoyed a buffet lunch at the Indian Head Resort on August 16, followed by a very entertaining presentation of “Annie the Musical” at Jean's Play House in Lincoln.

On August 23 we moved our meeting to the barn at Beech Hill Farm, where members enjoyed the garden sheds, animals and, of course, the ice cream.

On October 11, we will again take our meeting on the road to the new Safety Building where our speaker will be Fire Chief Mitchell Harrington, followed by a tour of the fire station.

Members should park at the Safety Building. BYAH meetings are open to all seniors and begin at 11:30. Bring a bag lunch; beverage and dessert will be provided.

On October 12, we will be taking our last trip of the year: A tour of the Quabbin Reservoir, with lunch at the 1705 Salem Cross Inn, a restaurant listed in the National Register of Historic Places.

Enjoy the heirloom garden and watch Hereford and Angus cattle graze the 600 acre farm. The farmhouse is brimming with antiques, crackling fires in fieldstone fireplaces and the glorious smells of food made from scratch (choice of Boston Scrod or Roast Pork).

A stop will also be made at Breezlands Orchards. Cost is \$71.00 per person. All seniors are welcome on our trips. For trip info contact Carol Walter 753-8000.

Faye Johnson, Publicity
228-8149



The Pumpkin Trend: The Facts About Our Favorite Fall Treat

By Meagan Phelan



The pumpkin-everything autumn trend has blown up over the past five years. What most people don't know is that there is so much more to this fruit than lattes, pumpkin brulee (my personal favorite), and pie. Surprisingly, what most people buy at Dunkin Donuts or the grocery store may not even contain pumpkin!

Real pumpkin contains high levels of beta-carotene, a form of Vitamin A. Vitamin A is key for good vision, a healthy immune system, and cell growth. Because beta-carotene is also an antioxidant, current research indicates that a diet rich in beta-carotene may reduce the risk of developing certain types of cancer and offers protection against heart disease.

According to the USDA, 1 cup of fresh cooked pumpkin (unsalted), contains just 49 calories, 13 grams of carbohydrate, 3 grams of dietary fiber, 564 mg potassium, and 2,650 IU Vitamin A. Whereas 1 cup of pumpkin from a can (what is traditionally used for pumpkin pies) contains 281 calories, 71 grams of carbohydrate, 2 grams of dietary fiber, 373 mg potassium, and 2,405 IU Vitamin A.

Even Libby's canned pumpkin, which is made solely of pumpkin, contains 100 calories, 20 grams of carbohydrate, and 6 grams of fiber per cup - nearly double that of the fresh cooked. Making your own pumpkin puree is very easy and a great activity to do with kids. I highly recommend using sugar pumpkins, as they are a great size and have a lot of flavor. First, cut the pumpkin in quarters. Then, with

a spoon, scrape out the seeds and the pulp from the center. Place all the seeds into a bowl so that you can roast them later (a great high fiber snack). Place the pumpkin on a baking sheet (skin side down) and add a ½ cup water to the pan. Roast in a 350 degree oven for 45 minutes, or until the pumpkin is fork tender. Let cool for a couple of minutes, then peel the skin from the pumpkin pieces. Using a blender or food processor, blend a few chunks of pumpkin at a time. Pulse until smooth. If it looks too dry, you may add a few tablespoons of water while pulsing.



You can use this puree immediately or store it in freezer bags for later use. I typically purchase a few pumpkins and then measure them into two-cup freezer bags so that I have fresh pumpkin on hand all winter long!

Easy and Nutritious Ways to Enjoy Pumpkin

Breakfast: Stir ¼ cup of pumpkin puree into your morning oatmeal before cooking; season with cinnamon for added sweetness.

Lunch: Top a salad with 2 tablespoons of pumpkin seeds for crunch and healthy fats, or have pumpkin seeds with an apple or pear for a snack.

Dinner: Add peeled and cubed pumpkin to a stew. It adds nutrition, texture, and a hint of sweetness. Or, use pureed pumpkin as a part of a creamy pasta sauce.



Bow Fall Heritage Day

Sat. September 16, 2017
11AM to 2:30 PM

Bow Bog Meeting House
111 Bow Bog Road

The Bow Heritage Commission will hold its Fall Heritage Day Saturday, September 16, from 11:00 to 2:30 at the Bow Bog Meeting House, 111 Bow Bog Rd., Bow. Members of the **Suncook Valley Chorale** will entertain with lively vocal renditions as well as tunes played on the Prescott Reed Organ.

Participate in a slide show and talk on "The **Bow Mills Area Now and Then**" (when there were mills), blacksmith, shop, store, post office, school and more, before the interstates, Bow Mobil and the Hampton Inn.

See BHC's first showing of a lighthearted video "**Early Turnpikes and Travel in Bow ca. 1805.**" Learn the history and see a demonstration of the **Luther Morgan Muzzle Loader**. Enjoy other displays and a self-guided tour of the building.

A **Men's Club lunch** of Beef Stew and Cornbread will be available at noon.

The **Memorial Bell Ringing Service** for deceased Bow residents will be held at 1:00. This will be followed by Free Home Made Pie!

This building is now **Handicap Accessible!!!** fjohnson915@myfairpoint.net 228-8149

A Day of History, Fun, and Remembrance

The Bow Booster Club held our 21st annual golf tournament and would like to thank our generous sponsors:

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Meagan Phelan of Bow is a Registered Dietitian, avid cook, gardener in-training, and dog lover.

With experience in nutrition education, research, and counseling, Meagan works with people to expand their knowledge of nutrition and motivate them towards their wellness goals at Nourished Nutrition Counseling in downtown Concord.

Visit NourishedNH.com or call (603) 393-3896 for more information.



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LONG TERM SECURITY FOR YOUR LOVE ONES OR INSTANT GRATIFICATION?

BY BEN KINIRY, ESQ.

I first wrote on the topic of IRA Trust in the fall of 2015. It is such a powerful planning tool that I thought it would be prudent to write on the topic again for those who missed it, as well as those who considered taking action but failed to do so.

The purpose of the IRA Trust planning tool is to capture your retirement assets and to protect your loved ones from themselves and others.

Retirement Plans - In modern times, retirement savings plans make up a larger percentage of retiree's portfolio than any other time in history. This is due in part to significant tax benefits provided by such plans. By "Retirement Plan" I mean an account that allows for tax deferral and is subject to the minimum distribution rules (RMDs) of section 401(a)(9) of the Internal Revenue Code, such as 401(k) and IRA plans.

Required Minimum Distributions and the Tax Stretch - If you have any such retirement plans, then you must take required minimum distributions (RMDs) starting in the year after you attain the age of 70 ½ years or face severe penalties. These RMDs are based on your life expectancy under the uniform lifetime table and the amount of your retirement plan holdings at the end of each calendar year. It is important to note that these accounts are not available to most creditors, such as those involved in a bankruptcy (these assets are, however, available for the purposes of making an application for the Medicaid long term care benefit (pays for long term care), a fact that shocks many of my clients and will shock you if you have not been educated on this most serious topic).

Upon your death, your named beneficiary has the right to request all funds in the retirement plan be distributed to him over a relatively short period of time, typically one to five years.

If your named beneficiary chooses a short period pay out (as most do), then he will incur a substantial tax bill and be giving up substantial tax deferred (tax free) growth. Unfortunately, this also means he will have given up the



long term financial security the asset would have created, which we all know is priceless.

Being Tax Smart - The *tax smart* option is for the named beneficiary to receive the RMDs over his life expectancy and thereby continue the tax deferred status of the retirement account. When an individual defers the taxes over many years, the growth can be significant.

Following is an example from Fidelity Investments: Should you leave your 45 year old beneficiary the sum of \$100,000, with a given life expectancy of 38.8 years (pursuant to the appropriate table) and assuming a 7% rate of return and a 25% federal tax bracket, as well as reinvestment of income dividends and capital gains distributions, would result in the following: 10 years - \$145,760; 20 years - \$275,889; 30 years; \$508,006; and 40 years - \$905,958. This example illustrates the power of tax deferral and compounding of interest over a beneficiary's lifetime.

We can imagine why many named beneficiaries are not taking advantage of the Tax Stretch. Perhaps the named beneficiary is not sophisticated enough to understand the financially devastating decision they are making.

One theme is the "need" for the money now due to life circumstances. There are also those spendthrifts who just can't wait to get their hands on someone else's (your money) so they can stop working, buy a new expensive car, truck, boat and vacation home (honestly, how would you finish this sentence?).

Another possibility is the pressure from an overbearing spouse to cash it in for immediate gratification (after all it is not your child that is doing the spending, it's that person



they married). Unfortunately, we are all also well aware of the problems of drug and substance abuse, as well as gambling, in our society.

Whatever the rationale, I'm sure we all can agree that in many cases it just isn't necessary and the math shows us that *the financial cost of taking early distributions is way too high.*

A Golden Opportunity: Retirement Tax Stretch/Asset Protection Trust - In my opinion, one of the *best estate planning opportunities in recent times* is the use of a Retirement Tax Stretch/Asset Protection Trust (a.k.a. IRA Trust).

I write this as an Elder Law Attorney, and also as an individual who understands the time value of money and the instant gratification credit card society we live in.

These are revocable trusts (mostly) that you set up during your lifetime, in which you name the trust, rather than your child, as the beneficiary of all or a portion of your retirement account. For example: "50% to Abraham Lincoln, as Trustee of the Retirement Benefit Trust for George Washington."

These trusts have two significant points of value that will help you sleep at night:

Tax Stretch and Asset Protection

In regards to Tax Stretch, there are two basic types of Tax Stretch trusts, conduit and accumulation. Under conduit trusts, all RMDs are paid to the named trustee and in turn the trustee is directed to distribute the RMDs to your child, thereby creating an income stream and long term security. Under accumulation trusts, all RMDs are also paid to the named trustee, however, the Trustee is not directed to distribute the RMDs to your child, rather the trustee has the right to receive and hold the RMDs. Thereafter, the

Trustee has the power to determine when and how much of the RMDs are paid out to your child, on an as needed basis. This type of trust is most helpful for disabled beneficiaries, especially those who receive public assistance.

As can be seen, your child does not have the right to request any withdrawals from the plan administrator. In contrast, your named trustee retains the right to withdraw amounts above the RMDs if, in the trustee's judgment, your child is in need of additional funds. I'm sure you can see how this type of planning would provide a lifetime security for you loved.

In regards to Asset Protection, if you should choose to name your child directly, then the retirement plan will be owned by her. If your child has, or develops, a creditor issue (think divorce, being sued, bankruptcy) or have other creditor issues then the account is available to such creditor. The most common creditor example is divorce, in which case approximately one-half of what was your retirement savings (the security you wanted to benefit your child with) now belongs to your ex-son or daughter-in-law.

In contrast, if you should choose to name a properly drafted Retirement Tax Stretch/Asset Protection Trust as the beneficiary of your retirement plan, your child would NOT be the owner of the inherited retirement plan and therefore the funds held by the plan should not be available to your child's creditors. Did you just get goose bumps?

I urge you to come in to discuss this topic with me to learn more about this powerful planning tool.

Attorney Benjamin J. Kiniry
Email: BKiniry@LaboeLaw.com,
Phone: (603) 224-8700 Address: 6 Loudon Road, Suite 502, Concord, New Hampshire 03301 The information provided in this article does not constitute legal advice.

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Life Insurance Products with Long Term Care Riders

BY DOMINIC LUCENTE

Are they worthwhile alternatives to traditional LTC policies?

The price of long-term care insurance has really gone up. If you are a baby boomer and you have kept your eye on it for a few years, chances are you have noticed this. Last year, the American Association for Long-Term Care Insurance (AALTCI) noted that married 60-year-olds would pay between \$2,000-3,500 annually in premiums for a standalone LTC policy.¹

Changing demographics and low interest rates have prompted major insurers to stop offering LTC coverage. As the AALTCI notes, the number of LTC policies sold in this country fell from 750,000 in 2000 to 105,000 in 2015. Not all insurers offer these policies. The demand for the coverage remains, however – and in response, insurance providers have introduced new options.^{1,2}

Hybrid LTC products have emerged. Some insurers offer “cash rich” permanent life insurance policies that let you tap part of the death benefit to pay for long-term care. Other insurance products feature similar potential benefits.^{1,2}

As these insurance products are doing “double duty” (i.e., one policy or product offering the potential for two kinds of coverage), their premiums are costlier than that of a standalone LTC policy. On the other hand, you can get what you want from one insurance product rather than having to pay for two.³

Another nice perk offered by these hybrid LTC products: sometimes, insurers guarantee that the premiums you pay will never rise. (Many retirees wish that were the case with their traditional LTC policies.) Whether the premiums are locked in at the initial level or not, the death benefit, coverage amount, and cash value are all, commonly, guaranteed.³

Hybrid LTC policies provide a death benefit, a percentage of which will go to your heirs. Do traditional LTC policies offer a death benefit? No. If you buy a discrete LTC policy, but die without needing long-term care, all those LTC policy premiums you paid will not return to you.³

The basics of securing LTC coverage applies to these policies.

The earlier in life you arrange the coverage, the lower the premiums will likely be. If you are not healthy enough to qualify for a standalone LTC insurance policy, you might qualify for a hybrid policy – sometimes no medical exam is required. The LTC insurance benefit may be used when a doctor certifies that the policyholder is unable to perform two or more of the six activities of daily living (eating, dressing, bathing, transferring in and out of bed, toileting, and maintaining continence).^{4,5}

Lump sums are no longer needed to fund many of these hybrid LTC policies.

In the past, insurers would commonly require a single premium payment of \$75,000-\$100,000. No more. Most insurance companies let you fund these policies with monthly, quarterly, or annual premiums. When a lump sum is necessary, it may not be a major hurdle for a high net worth individual or couple, especially since appreciated assets from other life insurance products can be transferred into a hybrid product through a 1035 exchange.^{2,3,6}

Are these hybrid policies just mediocre compromises?

They have critics as well as fans. Detractors cite their two sets of fees, per their two forms of insurance coverage. They also point out that hybrid LTC policies are not inflation protected, so the insurance benefit is worth less with the passage of time. Also, while the premiums paid on conventional LTC policies are tax deductible, premiums paid on these hybrid policies are not.³

Funding the whole policy up front with a single premium payment has both an upside and a downside. You will not contend with potential premium increases over time, as owners of stock LTC policies often do; on the other hand, the return on the insurance product may be locked into today's low interest rates.

Another reality is that many middle-class seniors have little or no need to buy a life insurance policy. Their heirs will not face inheritance taxes because their

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.



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The iPhone and Teen Depression

By Jean M. Twenge, Professor of Psychology

Athena, a 13 year old who lives in Houston, Texas, had an iPhone since she was 11. "We didn't have a choice to know any life without iPads or iPhones. I think we like our phones more than we like actual people."

BIG GENERATIONAL DIFFERENCES

I've been researching generational differences for 25 years. Around 2012, I noticed abrupt shifts in teen behaviors and emotional states. The changes weren't just in degree, but in kind. In 2012 it was exactly the moment when the proportion of Americans who owned a smartphone surpassed 50 percent. I call them the iGens. Born between 1995 and 2012, members of this generation are growing up with a smartphone, have an Instagram account before they start high school, and do not remember a time before the Internet.

The trends appear among teens poor and rich; of every ethnic background; in cities, suburbs, and small towns. Where there are cell towers, there are teens living their lives on their smartphones. Psychologically, however, they are more vulnerable than Millennials were: Rates of teen depression and suicide have skyrocketed since 2011. It's not an exaggeration to describe iGen as being on the brink of the worst mental health crisis in decades. Much of this deterioration can be traced to their phones.

WHY ARE TEENS UNHAPPY?

There is compelling evidence that the devices we've placed in young people's hands are making them seriously unhappy.

The shift is stunning: 12th graders in 2015 were going out less often than *eighth graders* did as recently as 2009.

Today's teens are also less likely to date. Only about 56% of high school seniors in 2015 went out on dates; for Boomers and Gen Xers, the number was about 85%.

The decline in dating tracks with a decline in sexual activity. The teen birth rate hit an all-time low in 2016, down 67% since its modern peak in 1991.

Even driving, a symbol of adolescent freedom inscribed in American popular culture from *Rebel Without a Cause* to *Ferris Bueller's Day Off*, has lost its appeal for today's teens.

Nearly all Boomer high school students had their driver's license by the spring of their senior year; more than one in four teens today still lack one at the end of high school.

LESS TIME WITH FRIENDS

Parents may be inclined to encourage their kids to stay home and study rather than to get a part-time job. Because their social life is lived on their phone, kids don't need to leave home to spend time with their friends. With the decline in working for pay, this means iGen teens have more leisure time than Gen X teens did, not less.

So what are they doing with all of that time? They are on their phone, in their room, alone and often distressed. The number of teens who get together with their friends nearly every day dropped by more than 40% from 2000 to 2015; the decline has been especially steep recently.

SCREEN TIME MEANS DEPRESSION

You might expect that teens spend so much time in these new spaces because it makes them happy, but most data suggest that it does not. Teens who spend more time than average on screen activities are more likely to be unhappy, and those who spend more time than average on non-screen activities are more likely to be happy.

For example eighth graders who spend 10 or more hours a week on social media are 56% more likely to say they're unhappy than those who devote less time to social media.

If you were going to give advice for a happy adolescence based on this survey, it would be straightforward: put down the phone, turn off the laptop, and do something-anything-that does not involve a screen. The more time teens spend looking at screens, the more likely they are to report symptoms of depression.

Eighth graders who are heavy users of social media increase their risk of depression by 27%, while those who play sports, go to religious services, or even do homework more than the average teen cut their risk significantly.

SUICIDE RISK

Teens who spend three hours a day or more on electronic devices are 35% more likely to have a risk factor for suicide, such as making a suicide plan. Since 2007, the homicide rate among teens has declined, but the suicide rate has increased.

As teens have started spending less time together, they have become less likely to kill one another, but more likely to kill themselves.

In 2011 for the first time in 24 years, the teen suicide rate was higher than the teen homicide rate.

FOMO – FEAR OF MISSING OUT

What's the connection between smartphones and the apparent psychological distress this generation is experiencing? For all their power to link kids day and night, social media also exacerbate the age-old teen concern about being left out. Today's teens may go to fewer parties and spend less time together in person, but when they do congregate, they document their hangouts relentlessly--on Snapchat, Instagram, Facebook.

Those not invited to come along are keenly aware of it. Accordingly, the number of teens who feel left out has reached all-time highs across age groups. Like the increase in loneliness, the upswing in feeling left out has been swift and significant.

SURGE IN DEPRESSION

Boys' depressive symptoms increased by 21% from 2012 to 2015, while girls' increased by 50%--more than twice as much. The rise in suicide, too, is more pronounced among girls.

SLEEP DEPRIVATION

I asked my undergraduate students at San Diego State University

what they do with their phones while they sleep. Their answers were a profile in obsession. Nearly all slept with their phone, putting it under their pillow. Their phone was the last thing they saw before they went to sleep and the first thing they saw when they woke up. If they woke in the middle of the night, they often ended up looking at their phone. 57% more teens were sleep deprived in 2015 than in 1991. In just the four years from 2012 to 2015, 22% more teens failed to get seven hours of sleep.

The increase is suspiciously timed, once again starting around when most teens got a smartphone. Two national surveys show that teens who spend three or more hours a day on electronic devices are 28% more likely to get less than seven hours of sleep than those who spend fewer than three hours, and teens who visit social media sites every day are 19% more likely to be sleep deprived. People who don't sleep enough are prone to depression and anxiety.

LACK OF SOCIAL SKILLS

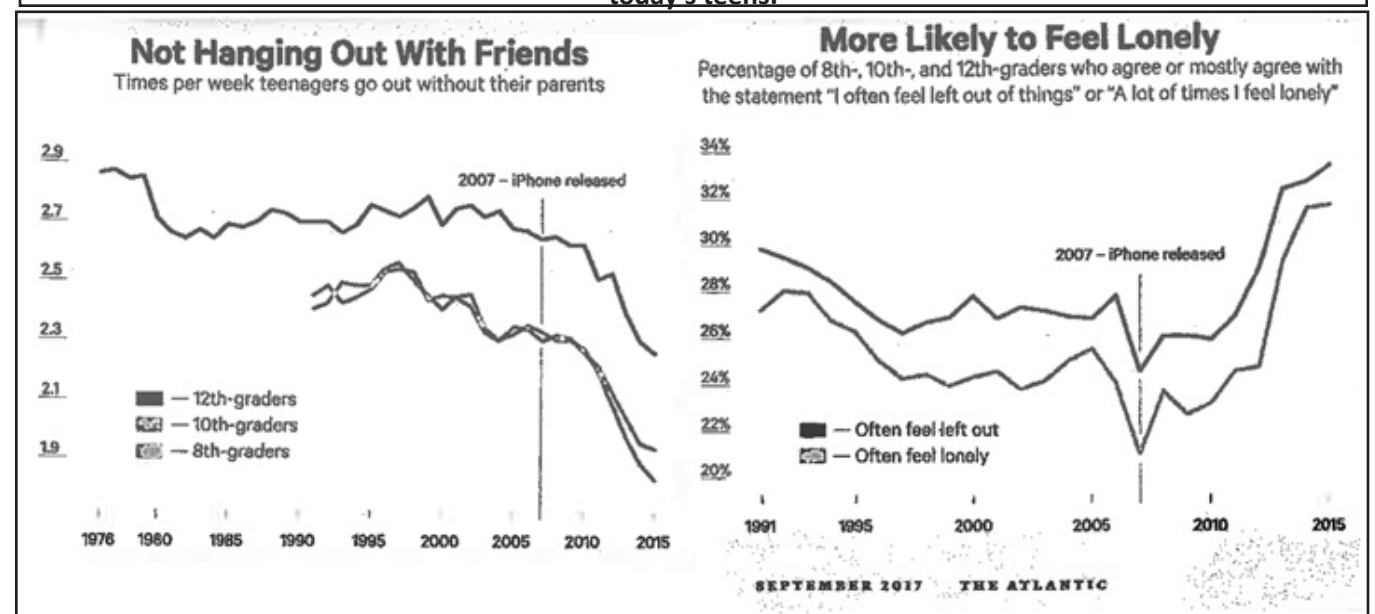
Adolescence is a key time for developing social skills as teens spend less time with their friends face-to-face; they have fewer opportunities to practice them. In the next decade, we may see more adults who know just the right emoji for a situation, but not the right facial expression.

Athena told me "I'm trying to talk to them about something, and they don't actually look at my face." I asked what does it feel like when you're trying to talk to somebody face-to-face and they're not looking at you? "It kind of hurts," she said. "It hurts. I know my parents' generation didn't do that." But they weren't wedded to a phone.

NOTE: The author is a Professor of Psychology at San Diego State University and the excerpts here are from an article in September 2017 issue of *The Atlantic* and her book *iGen* published last month.

A STATISTICAL PORTRAIT

The constant presence of the internet, particularly social media, is changing the behavior and attitudes of today's teens.



What's Happening in Bow

Town Master Plan Public Hearing - The Planning Board will be holding a public hearing on Thursday, September 21, 7:00 p.m., in Meeting Room C at the Municipal Building. The Board will be seeking input and feedback from Bow residents and conducting a formal review of the Town's new Master Plan prior to adoption.

Welcome New Businesses - Permits have been issued and renovations are underway at 75 Dow Road to establish a distribution center for Boars Head Meats. The Town would like to welcome Auto-Owners Insurance into our local business community. Auto-Owners recently became affiliated with Concord Group Insurance located on South Street.

Commercial Construction Projects - Construction continues for commercial projects in Bow, including new buildings or additions for Bow Auto, Bow Recycling Center, Berube Truck Parts, and Granite State Solar.

Program Highlight - Safe Sitter - We are pleased to share the news that we have joined up with The Safe Sitter Program to offer an outstanding program to Bow children, boys and girls, ages 11-14. Participants will learn child care skills and safety skills to help them be safe when they are home alone or watching younger children. The first class will be held on Friday, October 6th (no school day) from 9:00 a.m. - 3:30 p.m. at the Bow Municipal Building. The fee is \$75.00 for residents of Bow. Register now as we expect this program to fill quickly.

It's School Time! - It's that time of year and school has begun. Speed limits drop down 10 mph during school zone hours, 45 minutes before and after school, when lights are flashing. Use caution at bus stops and do not pass a school bus with its flashing lights on. Let's all slow down while commuting around town.

"Protect Our Town" - The 2nd "Protect our Town" Community Session will be Sunday, September 24th at the Bow Safety Center, from 2:00 p.m. to 3:00 p.m. The first session was a success and 13 community members came to give suggestions and hear ideas on how to protect our Town. Please join us for the 2nd session!

Personnel News - Officer Mike Carpenter and Sgt. Stacey Blanchette attended 3 days of training on Rape Aggression Defense (R.A.D.). The mission of R.A.D. is to establish an accessible, constantly improving nationally respected alliance of dedicated instructors. These instructors in turn, will provide educational opportunities for women, children, and seniors to create a safer future for themselves. In doing this, we challenge society to evolve into an existence where violence is not an acceptable part of daily life. Bow Police will soon be conducting training on RAD in the community.

Contact Sgt. Blanchette if you are interested in attending a class: sblanchette@bownh.gov.

Travel With The Times

Fire Chief Mitch Harrington on a family vacation to Pennsylvania Dutch country introduces an Amish farmer to *The Bow Times*.

Send us your photos and a description of where you have traveled so we can print it.



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DUNBARTON NEWS

By Nora LeDuc

The elementary Scholastic Book Fair runs from Sept 19 through Sept. 26 at the school

Meet and Greet your new Reading Buddies on Thursday, September 28, 2017, 3:00 pm

Meet and greet each dog and their handlers. Sign up for a 15-minute reading session the following week, Thursday, October 5th (and every week after) at 3:00 PM. All dogs are certified and registered therapy dogs with Therapy Dogs International, Chapter 205. All dogs are friendly, comfy and very cozy. If you want more information about each dog, Contact the library for their bios.

October 21, Spireside Coffee House at the Vestry in Dunbarton Center

Come enjoy Scott Matsumoto. Scott Matsumoto is a finger-style guitarist who covers a wide range of styles; everything from Michael Hedges to Tommy Emmanuel. Suggested donation \$5.00 includes snacks, coffee, tea and soup. Doors open at 7:00 pm and performances start at 7:30 pm at 6 Stark Highway North.

Dunbarton Inspiration Group (DIG)

DIG is a creative group that meets the first and third Tuesday is a creative group meets the first and third Tuesday at 6:30 pm at the library. Anyone interested in talking about the art or craft they are working on, will be working on, or wish they will be working on is welcome. For more information, please call Pat Murphy.

Support Dunbarton Elementary School by clipping box tops

The school will earn 10 cents for each box top. Drop off points around town are: school, town hall, library, DCC church and the transfer station.

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Boys Varsity Soccer

Boys Behind Elsasser Hat Trick Cruise Past Hollis-Brookline

Game Date Sep 8, 2017
Score FALCONS: 6; HOLLIS-BROOKLINE HS: 1

Key players: Max Elsasser (3 goals, 2 assists), Chris Gallier (2 goals, 2 assists), Will Russo (goal, assist).

Highlights/key moments: The Falcons scored three goals in the first 15 minutes of the match and then a fourth goal with 10 seconds to go in the first half to build a 4-0 halftime lead. The Cavaliers scored their only goal with 10 seconds left in the game.

Boys With a Big Win Over Merrimack Valley HS

Game Date Sep 5, 2017
Score FALCONS: 6; MERRIMACK VALLEY HS: 2

Key players: Max Elsasser (2 goals, 2 assists), Will Russo (2 goals, 2 assists), Chris Gallier (goal, 2 assists).

Highlights/key moments: MV jumped out to a 1-0 lead just two minutes into the game, but the Falcons roared back with six of the next seven goals, four of them coming in the second half.

Boys Defeat Defending Champion Goffstown HS in OT!!

Game Date Aug 28, 2017
Score FALCONS: 3, GOFFSTOWN HS: 2

Key players: Will Russo (2 goals), Chris Gallier (goal, controlled midfield), Max Elsasser (assist), Graham Weisberg (central defense), Joseph Rychwalski (goal).

Highlights/key moments: The Falcons followed up their season-opening victory against defending runner-up Lebanon with a victory over the defending champions. Gallier tied the game on a penalty kick in the 15 minutes into the second half to force overtime. Russo scored the game-winning goal six minutes into overtime on a great combination from Elsasser and also opened the scoring with a goal five minutes into the match.

Girls Varsity Soccer

Girls Behind Amanda Marshall Hat Trick Defeats Hollis-Brookline HS

BOW HIGH SCHOOL SPORTS HIGHLIGHTS

Game Date Sep 8, 2017
Score FALCONS: 3; HOLLIS-BROOKLINE HS: 0

Key players: Amanda Marshall (3 goals), Sarah Martin (assist), Lauren Goyette (assist), Savannah Twombly (assist).

Highlights/key moments: Marshall netted goals in the 35th, 55th and 76th minutes to lead the Falcons.

Girls Continue Winning Ways Over Merrimack Valley HS

Game Date Sep 5, 2017
Score FALCONS: 5; MERRIMACK VALLEY HS: 0

Key players: Anna Lafreniere (first varsity goal), Amanda Marshall (assist), Taylor Burnham (goal), Lauren Goyette (goal), Emma Gagne (assist), Miah Munro (goal), Madi Paul (goal, assist), Brianna Boone (midfield), Megan Remick (defense), Chloe Binder (defense).

Highlights/key moments: The Falcons started fast as Marshall made a great run to the end line and fed a beautiful cross to Lafreniere, who knocked it in with just 1:34 gone in the game. Burnham made it 2-0 six minutes later, scoring her second goal off a free kick in two games.

Girls Varsity Soccer defeat Hanover HS in 2 OT!

Game Date Sep 1, 2017
Score FALCONS: 1; HANOVER HS: 0

Key players: Taylor Burnham (goal), Emma Gagne (defense), Lea Crompton (defense), Lauren Goyette (midfield), Miah Munro (forward).

Highlights/key moments: The Falcons and their hot start to the season were put to the test by Hanover. Scoreless into the second overtime period, Burnham connected on a direct kick from around 35 yards and snuck it under the crossbar for the game-winner.

Girls Shut Out Goffstown HS School in Home Opener!

Game Date Aug 29, 2017
Score FALCONS: 3; GOFFSTOWN HIGH SCHOOL: 0

Key players: Amanda Marshall (game-winning goal, assist), Sarah Martin (first varsity goal, assist), Lindsay Burnham (assist), Miah Munro (goal), Bridgette Ehrenberg (shutout in net).

Highlights/key moments: Martin won the ball in the box and played

it squarely to Marshall, who put a calm shot into the low corner on the far side. Martin followed up with her first varsity goal on a hustle play, grabbing a rebound off the post and putting it away.

Girls' Open With 1-0 Win Over Lebanon

Game Date Aug 26, 2017
Score FALCONS: 1; LEBANON: 0

The Bow girls' soccer team may look a little different than the one that reached the Division II semifinals last fall, but the Falcons took a good first step in their quest to return to the playoffs. Lauren Goyette scored off an assist from Emma Gagne four minutes into the second half and Bow defeated Lebanon, 1-0, on Saturday morning. "We played very well for our first game with a lot of players contributing to our success," Coach Jay Vogt said. While Goyette and Gagne connected to score, Lea Crompton, Taylor Burnham and Kimberly Gosselin protected the defensive end while Lindsay Burnham anchored the midfield.

Boys Varsity Football

Boys Beat Hillsboro-Deering HS

Game Date Sep 8, 2017
Score FALCONS: 41; HILLSBORO-DEERING HS: 0

Another exciting win for Bow Varsity Football! The score was not indicative of the struggle early on, as our opponent stymied our early efforts. But, with solid defense—no points scored against us in two games, and some excellent runs, preceded by solid blocking, we were able to secure a commanding 22-0 lead by halftime. Bow Football was stronger in the second half, as evidenced by the fact that many JV players were able to replace varsity players as the game wore on. We now have scored 82 points in two games. Thank you to all the BHS faculty & administration, parents, students, alumni, and other supporters who came to support us. Friday Night Football is a uniquely American experience, and as Monday is the 16th anniversary of 9/11, it is certainly fitting that Bow Varsity Football was able to play on the gridiron in tribute to commemorating that day.

Boys Varsity Dominate Pembroke Academy

Game Date Sep 2, 2017
Score FALCONS: 41; PEMBROKE ACADEMY: 0

A great way to commence the 2017

season! With a relentless defense, a precision passing attack and a dominating ground game, Bow Varsity Football earned a well-deserved gridiron win. Truly a team victory, as all dressed players contributed to the win, along with a very-appreciated fan presence, in the form of family and friends.

Boys Varsity Cross Country

Boys Finish 4th Out of 21 Teams at the Gilford Early Bird Meet!

Game Date Aug 31, 2017

The boys scored 4th of 21 teams at Gunstock today, our official season opener. Scoring for the team were Sam Berube (19:53, 20th), Kirpal Damian (20:05, 24th), Caleb Olson (20:06, 25th), Calvin Carey (21:01, 53rd), and Gabe Neff (21:32, 66th). Colin Lessard's (21:52, 72nd) position as 6th man broke a 3-way tie with Belmont and Winnesquam.

Girls Varsity Cross Country

Girls Varsity Cross Country Place 5th at Sanborn Invitational

Game Date Sep 5, 2017

Key players: Kearsarge – Mya Dubie (4th, 20:14), Jenna Bears (11th, 21:42); Bow – Sarah Ciotti (20th, 22:25), Inez Tarek (27th, 23:35); Inter-Lakes – Maya Weil-Cooley (12th, 21:45); H-D – Elizabeth Labier (115th, 31:13); Pembroke – Avery Gamache (53rd, 26:07).

Highlights/key moments: Dubie was fourth in a field of 141 runners and led Kearsarge (120) to fourth place. ConVal (46), Campbell (72) and Hollis/Brookline (106) were the top three. Bow (fifth), Inter-Lakes (11th), and Pembroke (no score) also competed.

Girls Varsity Field Hockey

Girls Open With a Win Over Stevens HS Behind Erin Boldwin's First Career Goal!

Date Sep 1, 2017
Score FALCONS: 1 STEVENS HIGH SCHOOL: 0

Key players: Erin Boldwin (goal), Shannon Ford (assist), Elizabeth Guertin (strong midfield play), Lauren Walter (solid defense), Courtney Baer (key saves in goal).

Highlights/key moments: Bow scored in the first half and held Stevens scoreless through the second.

Household Hazardous Waste & Electronics Recycling Day

Saturday, October 7th, 8:30 a.m. to 1:00 p.m.

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Save the date, October 7! We will again have a company collecting electronics and computer-related items for a modest fee. If you need clarification regarding what will be accepted, check our page on the town website or you can call 228-6867. Organized by the Bow Recycling and Solid Waste Committee.

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By Ian Riensche

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8	7	1	2	9	4	5	3	6
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Children's Educational Classes

Bow Mills United Methodist Church, 505 South St., Bow, invites your child to learn the basics of the Bible through our Children's Educational classes meeting Sunday mornings beginning September 10th from 9:15 to 10:15 am.

Registration is free and open to all. Visit our church website www.bowmillsumc.org to learn more about our church programs and activities or contact the office at (603) 224-0884.

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