

# The Bow Times

"Of the People, By the People, For the People"

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# HARRY JUDD AND PSNH... WHAT IS THE CONNECTION?

By: Chuck Douglas

On February 1, 2018, Bow resident Bryan Milazzo sent an email to Selectman Harry Judd saying in part: "I can't understand why, as a Town of Bow selectman, you have not recused yourself from every action related to the Eversource power plant. Clearly... you and your company have more intimate knowledge about the inner workings of Eversource, information not available to taxpayers and town officials. Information that presents a conflict with your duties as a selectmen. Please resign or recuse yourself from ANY discussion related to the Eversource plant." All selectmen were copied.

Judd's response was: "Bryan, Once again, you misunderstand and mischaracterize facts. Please refrain from making slanderous statements about me. Harry."

A few days later at the February 6, 2018, meeting of the Board of Selectmen Harry Judd said a citizen had cast "aspersions on my personal ethics" claiming that he "received payment from one of the utilities in town." Mr. Judd said his firm had done work for the Public Utilities Commission, not a utility.

Judd's answer, while technically true, is more nuanced. After reading Mr. Milazzo's emails to and from the Selectmen about a possible conflict of interest, this paper requested contracts and payments from the State for Judd's company as part of our Sunshine Week efforts under RSA 91-A, the Right to Know Law.

### **BACKGROUND**

Harry Judd started Accion Group, LLC in 2001 with a business email address of jack.crisp@crisplaw.com according to the Secretary of State's website, the **sole member or owner** is Mr. Judd. Accion's website says they are "consultants to the energy industry." Former Selectman, Jack Crisp, is the Registered Agent for Accion and his wife is employed as a researcher there.

### **FOLLOW THE MONEY**

All the public utilities in the state, be they water, telephone, electric, etc., are regulated by the New Hampshire Public Utilities Commission in Concord. It pays for itself by assessing its annual costs on the utilities, not the taxpayers. It contracts out some of its work to private vendors who are then paid by a "special assessment" on the particular utility their project involves. In other words, a utility is indirectly paying for work it may not want (like processing a complaint against it) to a company like Accion, but run through the P.U.C.'s books.

(con't. p. 3)



**Aidan Dennehy** performed the national anthem for the New Hampshire Senate recently. Aidan is with from the left, Senate Majority Leader Jeb Bradley, of Wolfeboro, Aidan's father, Michael Dennehy, of Bow, and Senate Minority Leader Jeff Woodburn, of Whitefield, formerly of Bow.



# BARN FIRE FORCES ALLENS OUT OF BOW CENTER HOME

Fire officials have yet to determine the cause of a fire that destroyed a barn and severely damaged a home at 73 Bow Center Road.

Bow Fire responded to reports of a

fully engulfed barn at the residence of Joanne and Travis Allen in March. The situation escalated when the fire began to spread to a structure that connects the barn to their house, said Fire Chief Mitchell Harrington.

The barn is a total loss as are the family's vehicles and the connecting structure to the home. It's unclear whether the family will be able to salvage their home, which sustained heavy smoke and heat damage.

No one was harmed thanks to the family's dog, whose barking woke the family up. At the same time, neighbors called in the fire.

"It took two hours and the work of 61 firefighters from 13 surrounding municipalities to knock the fire down," Chief Harrington said. Extensive mutual aid was required due to the fire's distance from a water source, the size of the building and the spread of the blaze.

The house belongs to Joanne and Travis Allen and they are currently staying with relatives.

If you would like to support the Allen family during their time of need, donations can be made through a GoFundMe page, set up on their behalf, at the following link: https://www.gofundme.com/bow-barn-fire.

# BOW ROTARY CHALLENGES BHS STUDENTS IN 'FOUR-WAY TEST SPEECH CONTEST'

By Rick Minard, Member, Rotary Club of Bow



Contestants from left to right: Sonya Delorie, Emma Roberge, Caitlin Robbins, Jack Rich, Alison Lambert, Matthew Place, Aiden Fisher, and Ana Milano. (Photo Eric Anderson)

Eight Bow High School students accepted a challenge from the Rotary Club of Bow to talk publicly about their ethical choices. In presentations that ranged from five to seven minutes, they talked to their friends, families, and a panel of Rotary judges.

Jack Rich talked about being bullied and how it had inspired him to install "Friendship Benches" across the region. Ana Milano explored the ethics of personal relationships using *Fifty Shades of Grey* as an example of unethical behavior. Matthew Place spoke forcefully about the failure of New Hampshire to require testing newborns for a specific, and fatal, genetic trait.

Sonya Delorie explained the public benefits of strong STEM programs in public schools. Alison Lambert explained the public benefits of frank and inclusive sex education programs in public schools. Aiden Fisher described the corrosive favoritism she had experienced in a tiny private school and the decisions she made to overcome it when she enrolled at Bow High. Caitlin Robbins demonstrated the ethical foundation for inclusion. (con't. p. 9)

# LOW TAXES ARE THE RESULT OF LOW SPENDING

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# DON'T REPEAL THE DEATH PENALTY – ADD HATE CRIMES

by Chuck Douglas

In August 1997 a state trooper approached a man named Carl about a possible motor vehicle violation in an IGA parking lot in Colebrook. Carl took a rifle out of his truck and killed the trooper. A second trooper arrived and Carl killed him before he could even get out of his cruiser.

Carl then stole a cruiser and drove to Colebrook District Judge Vickie Bunnell's office. After the judge went across the hall to alert others, she ran for an exit but was shot to death in the back. Carl then killed the editor of the local paper.

Later that day in various firefights, Carl shot and wounded four more officers before he was killed by law enforcement.

Had Carl Drega only been wounded, he would have faced three counts of capital murder for two law enforcement murders and that of a judge. It is for the Carl Dregas of the world that we have the death penalty. I fully support our limited statute on the death penalty eligible crimes like murder for hire or killing a prison guard, cop or judge while in the line of duty.

Our constitution explicitly provides that someone may be deprived of life as long as it is pursuant to due process of law. 18 years ago the legislature repealed the death penalty. Then Governor, Jeanne Shaheen, vetoed the bill saying:

"The advent of DNA testing reduces the likelihood that innocent people will be convicted of crimes... New Hampshire has an excellent public defender program and our criminal defense bar is among the best in the countr... a jury of 12 first must unanimously find beyond a reasonable doubt that the accused committed every element of the charged offense. Then, in a separate sentencing phase, the jury must also unanimously find beyond a reasonable doubt that at least two "aggravating" factors exist, and that the aggravating factors outweigh any "mitigating" factors that may exist."

Her statement still captures the situation today.

Let's look at one part of our law. Why include prison guards in the group protected by our law? Because our prison guards do not carry weapons and they work in an extremely difficult and violent environment with nothing but the worst convicted felons in the state. The ratio is often 50 or 60 inmates alone per corrections officer.

If there is no down side for someone serving life for murder, then why not kill a prison guard if nothing changes for that inmate? Would you want to work in an environment where there is no viable deterrent to having your life taken?

The death penalty is an enhanced deterrent over a life sentence. **Why** is it nearly 100% of those convicted murderers subject to the death penalty do everything they can to avoid execution? The Parkland shooter is a good recent example. He wants to plead guilty **if** he can avoid the death penalty.

After having a trial in which Michael Addison's lawyer conceded that Addison had shot Officer Briggs and a judge and jury found in favor of capital punishment, Senate Bill 593 would overturn that ongoing judicial process.

Three years ago when Connecticut repealed the death penalty, its high court pointed out that every state in which this has occurred has resulted in cancelling all pending capital punishment sentences. As the Connecticut Supreme Court said in <u>State v. Santiago</u> in 2015:

"no state or nation ever has executed someone after a prospective only repeal of the death penalty."

Why should the legislature act to interfere in the ongoing judicial process for Michael Addison?

Rather than do that why not do something to deter murders committed by those motivated by hate because that category of killers deserve capital punishment.

# BOW NEEDS A CONFLICT OF INTEREST ORDINANCE

When one of our citizens recently raised the question of why Harry Judd had not recused himself from all discussion or action by the Selectmen with regard to the PSNH tax case it piqued my interest.

I had to do a deep dive into the State Public Utilities Commission's orders and contracts to find \$250,000 going to Harry's company Accion Group mostly paid by PSNH through the P.U.C. It is fitting that during Sunshine Week I could share some background none of us knew before on page 1.

I also learned that Bow does not even have a conflict of interest ordinance. The law in RSA 31:39a permits towns to adopt such an ordinance. It is long overdue.

Chuck Douglas
For a free press, je suis Charlie

### **GUEST EDITORIAL**

# NO MORE SNOW DAYS FOR LEGISLATORS

For the second year in a row, New Hampshire voters and town election officials have been forced to travel in unsafe storm conditions if they wanted to vote on March election day, while state legislators were able to cancel their work and stay safe. Even the judicial branch got to go home early.

The Secretary of State continues to issue decrees telling towns how to handle their own elections. He interprets the law to fit his own personal agenda while ignoring common sense and dismissing the safety of New Hampshire voters. It is time for Legislature to stand up for the voters of this state and for local control. Moderators and select boards are best equipped to make difficult decisions for their towns.

Maybe legislators should be required to meet as usual and hold hearings even when traveling conditions are generally deemed unsafe—no snow days for anyone in state government anymore if locals have to show up to vote.

Kathleen Mitchell Tilton

(Harry Judd con't. p. 1)

### \$175,000 CONTRACT - 2012

In June of 2012 the P.U.C. asked the Governor and Council to approve a \$175,000 contract with Harry Judd's company for work to be done in 2013 and 2014. The memo seeking approval said payment would be "100% utility assessment."

RSA 365:37, II allows the P.U.C. "to assess the costs of experts against the impacted utility and any other parties to the proceeding" said the P.U.C. Requested Action letter of June 27, 2012.

The invoices for each month of Accion's work reflect that over-whelmingly the work involved PSNH and was done by an engineer named Michael Cannata, Jr. billed at \$210 an hour. Cannata previously worked for PSNH and the P.U.C.

For instance, one matter involving PSNH was Docket DE 12-116 which was a reconciliation of Energy Service and Stranded Costs for PSNH. It was opened on May 1, 2012, and closed on April 9, 2013. Judd's employee Michael Cannata did work on that project. For September 2012, he billed \$19,215.00 for that month alone.

In August, prior to that he spent 15 hours preparing for and attending a technical conference on the Merrimack Station in Bow and in July of 2013 spent most of his time working on Merrimack outage issues and drafting a "Merrimack Module."

Thus for a year or more the contract involved issues relating, in part, to Merrimack Station and investigating complaints *against* PSNH by consumers, etc. Time devoted to other utilities like UNITIL was minimal.

### **PSNH SUES - 2013**

PSNH had timely applied for an abatement of part of its 2012 tax but it was denied. On August 28, 2013, PSNH sued Bow in Merrimack County Superior Court for over assessment of the Merrimack Station.

### \$75,000 CONTRACT - 2014

Another contract was entered into on October 13, 2014, for \$75,000 bringing the total to \$250,000 through July of 2015. Again most of the work was complaints filed against PSNH or review of how the utility would be paid to sell off its generation assets such as the Schiller Station in Portsmouth and Bow's Merrimack Station.

The 2014 contract included as consultants, Harry Judd and Michael Cannata, Jr. among others. Accion was the consultant to the P.U.C. staff regarding how to handle some of the costs of the scrubbers at Merrimack Station owned by Public Service Company of New Hampshire doing business as Eversource Energy.

The staff of the Public Utilities Commission and PSNH entered into a settlement regarding \$5,700,000 that had been held back from PSNH. The settlement in Order #25,815 on September 18, 2015, gave PSNH only \$2.9 million of what it wanted.

Michael Cannata of Accion Group filed testimony with the P.U.C. in that PSNH matter and, according to the P.U.C., Eversource did not agree that certain requests for data obtained by Accion should be made public. As the order said "Eversource filed a motion for confidential treatment of the following data requests that were attached to Accion's testimony: Staff 1-9, CLF 1-6 and Staff 2-27." Order No. 25, 815 at page 2.

The P.U.C. matter involved reconciling various energy charges for the year 2013, one of the same years Bow and Eversource were in dispute over taxing Merrimack Station. **This made the company and our selectmen adversaries.** The case for 2012-13 taxes only ended on January 11, 2018, when the Supreme Court ruled against Bow.

### **2015 INVOLVEMENT**

Mr. Leszek Stachow, the P.U.C.'s Assistant Director of the Electric Division, testified in PSNH proceeding DE-14-238 regarding what to do with PSNH generating assets like Merrimack Station. Accion and the P.U.C. butted heads with PSNH over the timing of the sale of assets like Merrimack Station. Mr. Stachow relied on Accion's Cannata who said the sales should be put off for five years because they were not in the "public interest" (p. 21).

Accion also disagreed with how PSNH wanted to handle its recovery of the stranded costs for things like the scrubber at Merrimack Station. The Consumer Advocate relied in part on Accion's Cannata to oppose PSNH on that issue as well.

On page 7 of P.U.C. Order No. 25, 815 in the matter known as "Public Service Company of New Hampshire d/b/a Eversource Energy" in Docket DE 14-120 Judd's company's involvement was evident: "Staff filed the testimony of Accion which summarized the operation of Eversource's generation units," among other things.

The extent of involvement with Merrimack Station can be seen in the January 2015 billing that was assessed to PSNH:

# ACCION GROUP L.L.C. RE: NH PUBLIC UTILITIES COMMISSION UTILITY TECHNICAL CONSULTING SERVICES SUMMARY OF SERVICES – JANUARY 2015 MICHAEL D. CANNATA, JR.

DATE	ACTIVITY	TIME
4-Jan-15	Review and Organize Material	2.00
5-Jan-15	Review Material. Prepare for Merrimack Interview	3.00
6-Jan-15	Interview at Merrimack Station – Bow, NH.	9.50
8-Jan-15	Attend PSNH Market Meeting, Conference with L. Tillotson	4.00
10-Jan-15	Draft Schiller Report	5.00
11-Jan-15	Draft Schiller Report	7.00
12-Jan-15	Draft Schiller Report	1.50
13-Jan-15	Draft Merrimack Report	5.50
14-Jan-15	Interview and Station Walk Down at Merrimack Station-Bow, NH	. 5.50
15-Jan-15	Draft Merrimack Report	5.00

That month's billing came to a total for all days of \$16,994.08 for work by Cannata and Sheri Crisp.

### **RECUSE OR NOT?**

Has Eversource/PSNH been hardnosed towards Bow because some of Judd's company's advocacy was against them on their dime through the utility assessment to pay Accion?

Should Harry Judd have recused himself from any involvement in the PSNH tax case? You decide.

# BOW POLICE OFFICER AND K-9 IN COLLISION

On April 3, 2018, at approximately 8:50 am, Master Patrol Officer, Matt Pratte and police dog Roxy were traveling southbound on Interstate 93 in Hooksett, NH. The cruiser was following traffic and traveling in the right hand lane when it was rear ended by a Dodge 2500 pickup truck and pushed off the highway into an embankment. The Bow police cruiser and the Dodge pickup both sustained significant damage.

Officer Pratte sustained a trapezius strain to his shoulder and a muscle strain to his calf. He will be on light duty until he is cleared. Hooksett Fire Chief, James Burkush, transported Roxy to CAVES in Concord for an evaluation. CAVES cleared Roxy with no injuries.

The 2015 Ford Bow police cruiser was reported as "totaled" by Primex, Bow's insurance company. Chief Margaret Lougee said, "The Department is working with Primex to obtain another cruiser. Our K-9 will be out of service until we can get another cruiser in service. We are looking at 3 weeks."





# **SAFE TRAVEL?**

by Chase Binder



**Chase Binder** 

When Bud and I think about safety while traveling, our minds usually go to keeping our "things" safe from loss or theft—passports, cash, credit cards, jewelry, camera equipment, phones and other electronic devices. We have a myriad of packing protocols, back-up information and travel habits that have worked beautifully throughout our 25+ years of travel to 99 countries around the globe.

But a few weeks ago, the national networks broadcast a horrific story about a lovely family of four from Iowa—all dead from inhaling toxic fumes at their vacation rental

condo near Tulum, Mexico. The current thinking is that the water heater had an undetected gas leak. Wow...this is an entirely different kind of safety issue. This isn't about the inconvenience of losing some key items. This is life-and-death personal safety.

The Iowa family had booked their vacation rental through Homeaway.com, a popular website now the parent company of Vacation Rentals by Owner (vrbo.com) and vacationrentals.com. Together the sites offer about 2 million rentals in about 190 countries. Airbnb.com is another website that connects the public to accommodations on virtually all the continents. The idea is to get high quality rentals—houses, villas, condos and more—directly from the owners, saving some (but not all) fees and gaining access to spacious home-like accommodations for much less than a traditional hotel or resort. Bud and I have been using this concept with nary a misstep for about two decades.

But here's the problem. The properties are not vetted by anyone at the website. You can get an inkling of the property's condition by looking at the pictures (be sure to notice any date stamps on the pho-

tos—photos should be recent!) and reading the reviews thoroughly. Is there a guarantee that all systems will be up to local electric, plumbing, fire, safety and building codes? No, there is not. Some of the sites provide and/or offer insurance if the deal goes bad—say, someone else is in residence when you are supposed to move in or the owner won't return a security deposit. But does anyone guarantee that there won't be a gas leak or an electrical fire? No.

To be sure, travel insurance and even your credit card if you used one of the good ones-can provide benefits if you get sick or die while on vacation (see insuremytrip.com for good info). But heck...who wants that?

The fate that befell the Iowa family is tragic, but it is a rare instance and it doesn't mean you should abandon booking these types of vacations. What it does mean is that you might want to consider protecting yourself and your family by adding some inexpensive safety devices to your "must have" packing list.

For example, First Alert offers a plug-in Explosive Gas and Carbon Monoxide Detector (GCO1CN),

which is wireless, has a battery back-up and even works with a remote (not included). It can be found at most of the big box and discount stores, or on amazon.com for well under \$50. It is light and easy to pack and plugs into any AC outlet. It detects natural and propane gas as well as CO.

In terms of frequency, a fire event is more likely than a toxic fume event, of course. Sadly, I have not found an inexpensive and reliable plug-in travel smoke/fire alarm. But homes and accommodations both here in the US and around the world are more often outfitted with smoke/fire alarms than toxic gas alarms. Also, fire and smoke are visible to neighbors and passers-by, whereas toxic fumes are silent and

As for us, I have First Alert gas/ CO on order and it will be one of the first things we pack from now on.



# The Bow Times 17 Years Ago in April

(reprinted from April 19, 2001 edition)

# Bow couple heads north on the run

By CINDY MARTIN Correspondent BOW - There are many reasons to run a marathon, and for a Bow couple, none more rewarding than raising money

Doug and Chantal Kennedy, of Bow, are in training for the Mayor's Midnight Sun



Chantal and Doug Kennedy, of Bow, prepare Anchorage, Alaska. (Courtesy Photo)

Marathon in Anchorage, Alaska, June 23, to raise money for 11-year-old New Hampshire resident Taylor Birse. Birse's leukemia is in remission and she is doing well.

The idea of running the marathon came from Chantal after she spotted an ad in Shape Magazine, and mentioned it to Doug.
"Are you nuts?"

was his immediate response. they were only recreational runners and had never attempted a marathon. But with some consideration, Doug realized it was something he

wanted to pursue. "I had a math teacher in Montreal, in grade 9," said Doug. "She got us into computers and took the fear

out of working

with them. She

really impressed me, and she was a fantastic person. She got sick that year and passed away shortly after the Christmas holiday," Doug said.

She died of cancer.

Reflecting on my education, she is what brought me into the work I do today with computers," Kennedy said.

Doug and Chantal have been

training with a volunteer coach. They also team up with Dan Mitton, of Hooksett, another the area planning t run the marathon in Alaska. Doug continues to battle shin splints and ices them as

often as possible. "I am praying that the shin splints allow me to run," he

Both Kennedys will wear a bracelet during the race in honor of Birse

"When we hit the wall at the last six miles, we will think of her," Doug said.

The couple needs to raise \$8,100 before mid-May to be eligible for the race, sponsored by the Leukemia and Lymphoma Society.



On Saturday, April 7th, the geese were out on the Town Pond looking Photo by Eric Anderson for Spring. Ice-Out isn't here yet!



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# MEREDITH VILLAGE SAVINGS BANK AND MERRIMACK COUNTY SAVINGS BANK Launch New Financial Management Tool

Sister Banks, Meredith Village Savings Bank (MVSB) and Merrimack County Savings Bank (the Merrimack) recently implemented a new, complimentary Personal Financial Management (PFM) solution for online banking customers. Both Banks have partnered with industry-leader, MX Money Management to provide these enhanced services.

"In a technology driven world, consumers are accustomed to instantly accessing information whenever and from wherever they need, so they're also looking to banks to keep them informed about their finances in the same manner," said Angela Strozewski, Senior Vice President and Operations Officer. "Money Management shows customers their entire financial picture in one place to help them stay on top of their daily spending, debt, savings for the future and so much more; all the information needed to make smart financial decisions right at their fingertips."

Money Management can be accessed by customers within online banking or from the each bank's mobile app. The tool aggregates a customer's financial relationships to help create budgets, set savings goals and manage debt. Key features include:

- ☐ Development and customization of budgets based on spending patterns. Visual bubble charts allow users to quickly identify budget items that may need attention.
- □ Auto categorization of expenses to aggregate spending trends. Money Management boasts the best auto categorization available with approximately 90% accuracy. Users can also manually categorize items in an extensive list of categories to keep track of specific items, such as tax deductible expenses.
- ☐ A debt tracker that allows users to view all of their loans in one chart and to help prioritize payoffs.
- ☐ The ability to set savings, debt payoff and retirement goals and to track and analyze net worth.

Customers can also elect to receive alerts about spending, payments or budgeting by email or text message.

The service was rolled out recently along with a responsive interface upgrade to MVSB and Merrimack online banking, which allows the website to automatically adjust to best fit any computer, tablet or screen size. The banks work regularly with their technology partners to keep online and mobile banking services as accessible and up to date as possible.

# Total business solutions. Total commitment to your success.



At Merrimack County Savings Bank we know how hard you work to make your business succeed. And we work just as hard to deliver the business checking products and personal attention you need. Our bankers know the local area and will help you choose the solutions that are right for your business.

See how the Merrimack can help with your business banking needs.

Learn more or open an account at any of our convenient branches.

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   lots of transactions
- Business Plus Checking – for businesses with high balances
- Non-profit Checking
- IOLTA for law firms who want to support the NH Bar Association





MERRIMACK COUNTY SAVINGS BANK

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# Bow Bulletin

### **OLD TOWN HALL ACCESSIBILITY PROJECT**

The project to make the Old Town Hall entrance and bathrooms ADA (Americans with Disabilities Act) compliant is almost done. Work on the bathrooms was completed through the efforts of Cobb Hill Construction, R & T Electric and Bow Plumbing and Heating. All three companies donated the labor needed to get the job done. Thank you! The old frontdoor has been replaced with a wider door and the new access ramp will soon be completed by volunteers from the Men's Club. Thanks also to Dana Gourley from the Department of Public Works for his assistance. This project will enable all members of the public to access the building and participate in the programs that are offered. It has been a great collaborative effort that truly exemplifies the community spirit of Bow.

### GROUNDSKEEPER DAN FREEMAN IS LEAVING

Dan Freeman will be leaving the Town to assume the position of Superintendent at the Lochmere Golf and County Club. To say that Dan did a great job to bring back to life the Town's athletic fields is an understatement. He led the effort to install a watering system at Hanson Park. Through his talent, knowledge and efforts, the fields have become a source of pride for the community. Thank you very much, Dan and best of luck in your new endeavor.

### **ROAD LOAD LIMITS**

The DPW team put up the load limit signs to keep heavy trucking off the soft roads. The office was very busy issuing waivers for truckers to use the posted roads when the weather permitted and the loads met the requirements.

### IN THE COMMUNITY

Chief Mitch Harrington recently served as a judge at the Bow Elementary School Invention Convention. The members of both the Bow Police Department and Bow Fire Department met with Bow Girl Scouts to show them what the departments do and take a tour.



Captain Paramedic Jim Beaudoin and Firefighter/AEMT David Eastman with the Bow Girl Scout Troop.

## **DEPARTMENT OF PUBLIC WORKS**

### Winter will just not go away!

In March, the DPW crew plowed and treated roads and parking areas during five ice and snow events, inlcuding Skylar. Skylar took a toll on the employees with the crew working through the night trying to keep the roads safe. After the storms the crew patched potholes and cleaned up fallen limbs and replaced guardrail posts on the back side of Brown Hill.

### **SPRING RECREATION FLYER**

Check out our Spring Activities Flyer! It's full of activities for children through adults. Registration for all programs is first-come-first-served. Find our flyer on the town website – www.bownh.gov.

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# SUGAR RIVER BANK OFFERS ASSISTANCE TO HOMEBUYERS THROUGH FHLB BOSTON PROGRAM

Sugar River Bank has been selected to participate in the Federal Home Loan Bank of Boston's Equity Builder Program, which assists local homebuyers with down-payment and closing costs as well as homebuyer counseling and rehabilitation assistance.

The \$3.1 million program provides grants to financial institutions to assist households at or below 80 percent of the area median income. Borrowers are eligible to receive up to \$11,000 in assistance on a first come first serve basis. Buyers must also complete a homebuyer counseling program.

"We are pleased to be able to offer this assistance to help ease some of the challenges associated with a home purchase. Homeownership is key to building wealth and creating financial stability, and programs that assist homebuyers are a critical component in ensuring that our communities continue to thrive," said Terri Crate, VP/Senior Retail Loan Officer, Sugar River Bank.

Sugar River Bank is eligible to receive up to \$110,000 in 2018 through the Equity Builder Program depending on availability of funds.

Since 2003, the Equity Builder Program has awarded more than \$35 million in EBP funds assisting 3,150 income-eligible households to purchase a home.

To learn more about applying for assistance, please contact **Sugar River Bank** at 800-562-3145.



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Source from the American Bankers Association

# (Death Penalty con't. from p. 2)

In recent years we have seen a rise in crimes motivated by hatred of a group's race, religion or sexual orientation. One of the worst was the 2015 wanton and intentional murder of nine black worshippers at a famous church in Charleston, South Carolina. Luckily, the federal government has capital punishment for such hate crimes and Dylann Roof will rightly pay the price for his evil acts.

A year later 49 people were killed in an attack on a gay nightclub. In August of 2017, in this state an eight year old biracial boy was almost killed when some teenagers tried to lynch him in Claremont. Had they succeeded and if the perpetrators were of age, they should face society's ultimate price, the penalty of death.

Why should the Dylann Roofs of this world who said "I do not regret what I did," be spared?

It is time to add hate crime murders to our death penalty statute, not repeal it.

Chuck Douglas For a free press, je suis Charlie



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Summer is Coming!! Contact us to make sure all your toys (motorcycles, boats, RVs, ATVs, etc.) have the proper coverage. We can also insure your collector auto.



# THE BOW SCHOOL DISTRICT CONTINUES TO BE INCLUDED IN THE BEST OF SCHOOL DISTRICTS.



### **Bow School District – Best School District in Merrimack County!**

Few public services in the United States contain such stark differences in quality as the public education system. While there are several school districts that spend more than \$50,000 per student on education each year, in other districts education expenditures amount to less than \$2,000 per student.

Approximately 44% of all school funding in the United States comes from local sources such as property tax. As a result, most of the highest quality school districts are in wealthy counties where a majority of households make more than double that of the typical American household.

To determine the best school district in every state, 24/7 Wall St. developed an index based on various measures of child poverty, per-pupil expenditure, graduation rate, teachers per student, the percentage of adults with a bachelor's degree, preschool enrollment, and AP enrollment.



603-225-6929

MBE0000478

# **Never Diet Again!**

By Jim Olson

It's no wonder that the first three letters in the word "diet" are "D-I-E." It's a horrible word! It's suggests a short term negotiation with your body where you exchange comfort and satiation for a trimmer waistline. But what happens when you're done with the diet? Do you just go back to eating whatever garbage you can find and expect that since you starved yourself six months ago that your waist will stay trim? No! Chances are, you yo-yo and then just feel terrible inside and out.

So how do you make changes that can last? Start by changing your attitude, diets don't work, but lifestyle changes do. Start slowly, adopting the following methods every other week, until it's just habit, and it's just how you eat!

### **Your New Habits:**

1. Eat 4-6 small meals a day. Eat fewer meals if you use a high protein shake or bar for one of the meals.



VOL 25, NO. 4

Jim Olson

- 2. Portion sizes of everything should be the size of your fist. Protein can be more if you are exercising vigorously.
- 3. Choose lean protein choices, such as eggs, egg substitutes, lean beef, turkey, chicken, fish, "tofu for vegetarian." Only broil, bake, boil or poach. Only olive oil or PAM.

- 4. Minimize consumption of high glycemic carbohydrates (carbs that make your blood sugar spike) such as white rice, sugar, certain pastas and potatoes.
- 5. When eating carbs, eat them with proteins and keep portion size small.
- 6. Eat high fiber foods or add fiber to your diet.
- 7. Water, Water, WATER. Drink lots of water daily. Drink it before a meal to help get you fuller quicker.
- 8. When eating out remember to have your food cooked the right way. You are paying. Limit condiments on food and you will actually begin to notice the quality of food.
- 9. Less legs are better. Animals with less legs have less fat, chicken and poultry has less fat than cows and pigs, and fish

- has less (bad) fat than chicken and poultry.
- 10. Eat a rainbow. Foods richest in vitamins and minerals and fiber are the richest in color. Leafy greens, bright orange sweet potatoes, deep purple blueberries all have essential components that will keep you fit. Avoid white foods: white potatoes, white rice, white sugar – they are low in sources of fiber and will "stick to your ribs."

## **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, and increase your overall quality of life? Please feel free to call or email me and I would be very happy to help!

Have a fantastic day!













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# **BAKER FREE LIBRARY NEWS**

by Lori Fisher

# **Youth Services Librarian position open until 4/20**

The Baker Free Library is seeking a full-time, professional Youth Services Librarian due to the retirement of our Children's Librarian of 17 years.

We are looking for someone who is enthusiastic, dynamic, and creative. The ideal candidate will also possess a collaborative style and dedication to providing strong and effective learning opportunities for children and youth. The successful candidate will have a BA in an area of general education or liberal arts. An ALA accredited Master's Degree is preferred, or an equivalent combination of education and relevant library experience will be considered (minimum 2 years or more experience ina children's services position in a public library).

Visit www.bowbakerfreelibrary.org to download a full job description.

The annual salary range for this 40-hour per week position is \$17.90/ hour to \$21.77/hour (\$37,000 to \$45,000 per year) depending on qualifications/experience, with an attractive benefits package. This individual will be expected to work at least one to two evenings per week and one full Saturday each month.

To apply, send a cover letter, résumé, and three professional referencesto Lori Fisher, Director, Baker Free Library, 509 South Street, Bow, NH 03304. This information can also be emailed in pdf format to lori@bakerfreelib.org. No phone calls please.

Closing date for applications is April 20, 2018. Anticipated start date for the position is early June 2018.

## FREE Yoga classes for Bow residents - 5/2, 5/5, & 5/16

Due to a collaboration with YogaNH in Concord, the library is pleased to offer FREE 1-hour yoga classes each month to Bow residents and library card holders! These classes are suitable for all levels, and the classes for May will be on Wednesday 5/2, 12 – 1 pm, Saturday 5/5, 9 – 10 am; and Wednesday 5/16, 12 – 1 pm. REGISTRATION IS REQUIRED AT LEAST 24 HOURS IN ADVANCE! Classes will be held in the Library's Merrimack County Savings Bank Room in the Lower Level. Because one of these classes is being held outside of library operating hours, participants will need to enter through the Lower Level door near the handicapped parking and ramp for the Saturday morning class. To register, contact Lori Fisher at 224-7113 or lori@bakerfreelib.org. Thank you to YogaNH for giving back to the Bow community as part of their paid use of our facilities for events and workshops!

SUDOKU PUZZLE #22  By lan Riensche www.sudokupuzzler.com								
				7	1	5		
	3					6	2	
4	9				2			
			8		4	7		3
8								2
7		3	1		9			
			9				6	1
	4	6					8	
		8	6	4				

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.

# (Puzzle Answer on p. 23)

### Baker Heritage Room open to public on 4/12 & 4/21

The Baker Heritage Room at the Library will be open on Thursday 4/12 and Saturday 4/21 from 10 am to 2 pm, as well as other days/times by appointment. Bow Heritage Commission staff will be available to assist you in locating and viewing materials. Available are the Henry Baker Book Collection, Native American artifacts, Town papers and documents, Bow Civil War documents and NH regiment books, deeds and surveys of Frank White, cemetery inscriptions, genealogy information, photos, and scrapbooks. Please check in at the Library's circulation desk before going to the Heritage room.

The Bow Heritage Commission still needs volunteers to staff the room on open days. Apply with a BHC member during open hours or contact Faye Johnson at 603-228-8149.

## Increase in Passport Acceptance Fees as of 4/2/18

The Federal Office of Management and Budget has approved the increase of passport acceptance fees from \$25 to \$35 beginning 4/2/18. This is the fee that is paid to the Library for conducting passport services on behalf of the US State Department. As a reminder, if you need to utilize our passport services, APPOINTMENTS ARE STRONGLY ENCOURAGED. We will assist drop-in customers only if our staffing levels permit. Questions? Contact us at 224-7113 or info@bakerfreelib.org.

### **Library Class/Event Highlights**

Movie of the Month - Wonder: Wednesday 4/25, 2 pm. Based on the beloved best-selling novel, WONDER follows the inspiring story of the Pullman family, whose youngest child, Auggie, is a boy born with facial differences. When Auggie enters mainstream elementary school for the first time, his extraordinary journey unites his family, his school, and his community, and proves that you can't blend in when you were born to stand out. Oscar® winner Julia Roberts, Owen Wilson, and Jacob Tremblay star in this heartwarming and uplifting film. Rated PG. Movie will be shown in our Lower Level. Free and open to the public. No registration is required. Popcorn will be provided.

The Friends of the Baker Free Library are accepting book donations on the last Saturday of the month. Next donation date is Saturday 4/28, from 10 am to 4 pm. Questions? Email info@bakerfreelib.org.

REMEMBER TO REGISTER YOUR DOG(S) by 4/30 at the Town Clerk's office!





### (4-Way Speech on't. from p.1)



Winners from left: Alison Lamber (1st Place), Jack Rich (2nd Place), and Ana Milano (3rd Place). Photo: Eric Anderson

Emma Roberge talked about the elephant in the room: getting into and paying for college.

The annual public speaking contest was held on April 4 at the Baker Free Library. Bow Rotary is one of thousands of Rotary clubs that hold similar events that focus on Rotary's "Four-Way Test," which for a century has reminded Rotarians to strive to do right by asking "of the things we think do or say, Is it the truth? Is it fair to all concerned? Will it build goodwill and better friendships? Will it be beneficial to all concerned?"

Bow Rotary invests in the town's young people throughout their time in Bow. The contest for high school students is intended to inspire critical thinking and strengthen public speaking skills. The cash prizes, made possible by the generosity of Rotary Club members and the broader community, are intended primarily to encourage broad participation.

Alison Lambert won the contest (and a \$500 prize). Jack Rich placed second (and won \$300). Ana Milano placed third (and won \$200). Bow Rotary is part of a district that covers most of southern New Hampshire and Vermont. The next step in the district's Four-Way Test Speech competition will be a semifinal event in Henniker on May 6. Ms. Lambert will represent Bow in that contest.



# **BOW GIRL SCOUTS TROOP #51689**



Troop presented BES Principal, Kurt Gergler, with the Kindness Mural that they made.



Troop recently donated 44 boxes of Girl Scout cookies to the New Hampshire Chapter of the Make A Wish Foundation.

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# Paws for COMPASSION BRUNCH

Sunday, May 6 10:00 AM to 1:00 PM Grappone Conference Center, Concord



Rebecca Rule

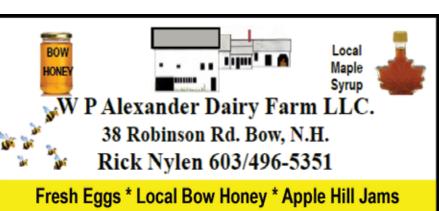
Featuring scrumptious brunch, silent auction, social time with adoptable pets, and special guest speaker Rebecca Rule.

Tickets are \$50; advanced purchase required by April 27.

Register online at PopememorialSPCA.org Sponsored by: The Lavoie Foundation, Elektrisola, Cambridge Trust & The Craven Family



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Learning for the fun of it!

# What's Happening In OLLI?

By Jacki Fogarty

OLLI at Granite State College (GSC) is halfway through an ambitious Spring Class schedule for local seniors making this semester the best one yet for folks over age 50. About 1/3 of the 217 courses offered in our four sites (Concord, Manchester, Seacoast and Conway) are offered in the Concord area, mostly on the GSC campus. With the advent of Spring, many classes are in the form of field trips and hikes.

Coming up in early May is the ever-popular *Introduction to Orienteering*, led by Bow's Bob Lux. Other guided hikes and nature walks in May include *Boscowen Town Forest*, *Birds of the Forest and Fields* at the Audubon Center and a *Weed Walk* which will explore edible and medicinal plants near Meredith. These tours, like all OLLI classes, are open to members and nonmembers over age 50.

OLLI is more than classes. In late March, OLLI members gathered for a morning "Mug 'n' Muffin" with an international flair. After munching on Icelandic pepper cookies, Italian cream cupcakes, Syrian baklava, Japanese bean cake, English scones and French croissants, one by one, each member stood up to display a souvenir of a favorite trip and share stories of their visits. Some were funny as retired actuary Glenn Meyers showed off a \$320 silk tie purchased as a result of a currency conversion error. Some were inspiring as one-time Peace Corp volunteer Brenda Cannon showed her tee shirt. Not exactly a "I went to Cambodia and all I got was a tee shirt" story, she described how Western tourists are encouraged to visit a hospital in a poor section of the country where blood donors are desperately needed. Treated like royalty when they arrive, tour the hospital and give blood, they do, indeed, receive a tee shirt to commemorate their donations.

Some were educational such as Barbara Meyers sporting a vest made of wool and possum fur from New Zealand and Dan Fogarty displaying a collection of magnificently-carved Meerschaum pipes from Turkey. And some were just plain great stories about unexpected connections with their ancestry. Nancy Shee found the Shee Alms House, linked to her husband's family, on an Ireland tour and Lise Juliani learned how to pronounce and spell her name "properly" (yoo-lee-ah-nee) as a stop for coffee and conversation resulted in a meeting with distant Iuliani cousins in Italy.

Join your neighbors and friends at an OLLI class, tour or other event. You can find more information about joining OLLI, or attending a class either as a nonmember or a member (with a \$20 discount!) on the OLLI website, **olli.granite.edu**. OLLI, the Osher Lifelong Learning Institute, is committed to providing high-quality, cost-effective, nonacademic education to adults over age 50.



Dan Fogarty with one of his Meerschaum pipes from Turkey.



Brenda Cannon and her Cambodian blood donor tee shirt.

# BOW HERITAGE COMMISSION NEWS



Photo Courtesy of Eric Anderson

The Baker Heritage Room at the Baker Free Library will be open Saturday, April 21st, from 10:00 AM to 2:00 PM, and by appointment.

Bow Heritage Commission staff will be available to assist you in locating and viewing materials. Available are: The Henry Baker Book Collection, Native American artifacts, town papers and documents, Bow Civil War documents and NH Regiment books, deeds and surveys of Frank White, cemetery inscriptions, genealogy information, old photos, scrap books and much more.

Please check in at the library desk before going to the Heritage Room. We still need volunteer staff; apply during open hours or contact Faye Johnson 603-228-8149.



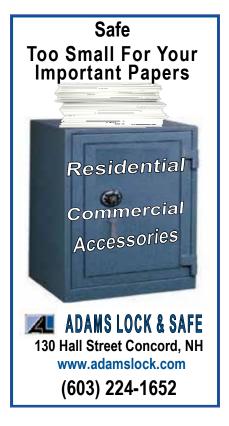
# The **HNH Foundation**Announces

Roland Lamy of Bow has been appointed to the board of the HNH Foundation. The foundation is NH's leading funder for children's health. Lamy is a principal of Helms & Company. He previously served as the chairman of the NH Healthy Kids Corporation.

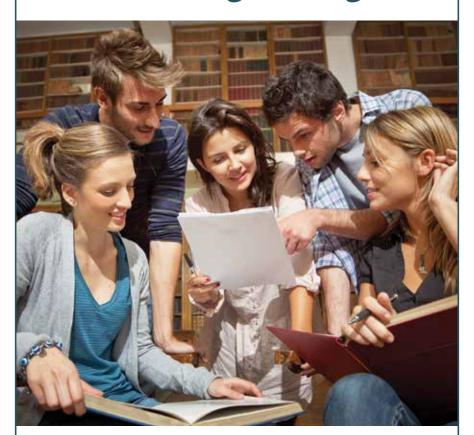
# **NICOLOPOULOS**NAMED CHAIRMAN OF SELECTMEN

The March 27 meeting of the Board of Selectmen voted to elect **Chris Nicolopoulos** Chairman and Colleen Hunter Vice Chairman.

Assignments for both PSNH and UNITIL litigation went to Chris Nicolopoulos with Harry Judd as the alternate. The Community Building Planning Committee will have Mike Wayne as the lead.



# Have a Bow Child **Attending College?**



If your child is a student at college feel free to send us news about them so their friends, family and neighbors can share important milestones in their life.

> Send photos and news to Nadeane Mannion at: nmannion1@comcast.net

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# The Automotive Forum With Jon Chartier



Garry's Service Center 323 South Main Street Concord, NH 03301

Chirp, Chirp, I'm Going to Garry's to take off my tires.

So here it is...Spring!! Birds are singing, and the sun is shining! And a few showers to bring May flowers! Our shop is already deep into a new season. People are ready to take off the noisy snow tires and roll into summer! For this month's column, I'm going to share are a few things you might want to consider this time of year. It's always a personal preference when you take your snow tires off. Your tires are noisy, your car doesn't handle as sporty and it's not so cool looking. But this is how I see it... If you have nice summer wheels, I would wait until you're sure salt season is over. Road salt creates little pits in your aluminum rims that you can't polish out. If you want to keep your nice rims looking new it's worth the wait. The other thing is, I always wait for the frost heaves and pot holes to go away. I'd much rather ding my dingy winter wheels then my shiny nice ones! Spring time is also a good time to make sure your maintenance is up to date. You did all your winter preparations, now it's just the simple things: oil change, safety checks, air filters, etc. Your local repair center can also do pre-season checks, as well as pre-travel checks. One important thing to check is your AC. It is simple for your repair facility to hook your car to their AC machine and check the function of your air conditioning system. One of my pet peeves of my own car is having the first eighty-degree day late in the spring, hitting the AC button and getting nothing... Ugh! My last thought is to make sure your cooling system is ready for summer. The most common thing we see with antifreeze is contamination from different color coolants being added to the coolant reservoir. We also see coolant that has never been changed! This will cause cooling system corrosion and guaranteed issues as the car gets older. Cars are lasting a long time these days and going more miles then ever. But it takes good maintenance to ensure that longevity. If you have any questions about your car or comments about this column, please feel free to email me at the address below!

Jon Chartier Fleet Manager JEFKEL Enterprises 603-848-8842



**Eurasian Auto Works** 628 W. Main St. Tilton NH 603-286-8637

# BOW REAL ESTATE SALES MARCH 2018

74 Bow Center Road	3 BR, 1 BA	1524 square feet	9.4 acres	\$214,300
11 Poor Richards Drive	3 BR, 1 BA	1092 square feet	1.1 acre	\$242,000
93 Robinson Road	3 BR , 2 BA	1540 square feet	1.28 acre	\$254,900
15 Albin Road	3 BR, 1 BA	1570 square feet	1.0 acre	\$305,000
21 Timmins Road	3 BR, 3 BA	2724 square feet	2.20 acres	\$350,000
53 Robinson Road	3 BR, 3 BA	2384 square feet	2.20 acres	\$354,000
7 Arrowhead Drive	4 BR, 3 BA	2128 square feet	2.13 acre	\$359,500
1 Parsons Way	4 BR, 3 BA	2396 square feet	1.1 acre	\$384,150
4 South Bow Road	4 BR, 3 BA	3650 square feet	3.17 acres	\$429,500
23 Longview Drive	4 BR, 4 BA	3193 square feet	3.19 acres	\$445,000

Ann Dippold, REALTOR®

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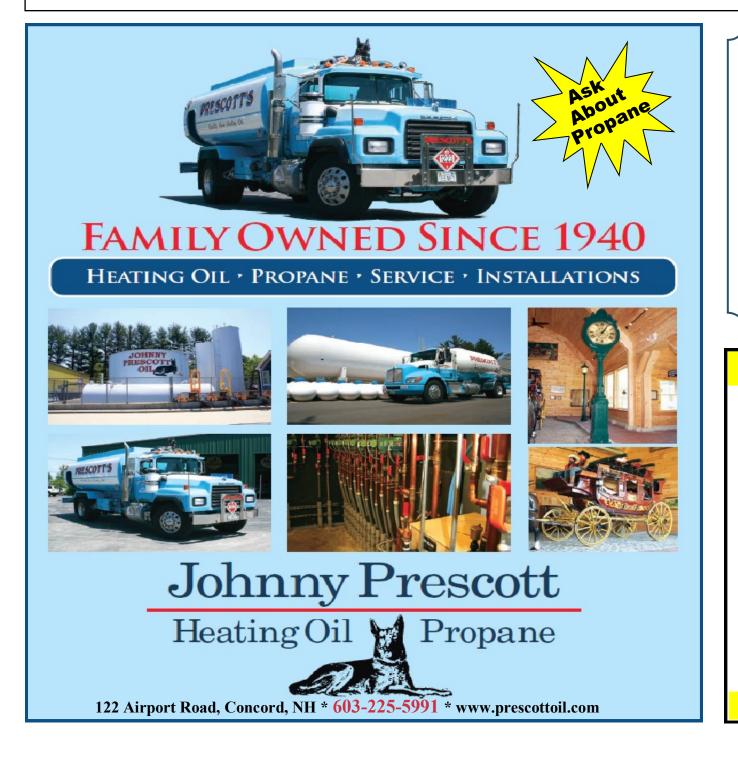
# ANN DIPPOLD REALTOR®

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# Location is the principle determinant of value in Real Estate!

Specific reasons why people want one location vs. another have to do with factors like neighborhood, schools, transportation, and commute times. I know the value parameters of each, and what changes might be coming up that will impact property values. Each area has its own benefits, individual course of action, and value parameters – all information I share with my clients. An agent that is not local cannot possibly know the market "first-hand", and the consequences of a lack of market knowledge can come at a significant cost to a buyer or seller. Whether buying or selling, please call me – I know Bow!

# Ann Dippold... Serving Bow and Beyond



## THOUIGHT FOR THE DAY

People who never dream, or never set goals, let life go by day by day letting others determine their destiny.

Without advancing your dream through the process of setting plans to reach your goal, you are forced to accept what you have today.

- Catherine Pulsifer



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# BOW ROTARY WELCOMES MICHELLE OLIVIER TO THE CLUB!



Michelle Olivier (Photo Erice Anderson)

Bow Rotary Club is happy to welcome our newest member, Michelle Oliver, to the club.

Michelle is the Branch and Business Development Manager for Merrimack County Savings Bank (the Merrimack), with 16 years of banking experience, and oversees the bank's Bow office, located at 503 South Street. She and her husband, Josh Olivier, have two wonderful girls Elee (14) and Kaleah (9) and they reside in Pittsfield, NH.

Michelle is an enthusiastic community volunteer, most recently donating time to the Boys and Girls Club of Central NH and Children of Forgotten Children. Plus, she is currently a member of the Leadership Greater Concord program. Her hobbies include traveling, hiking, ballroom and social dancing and singing.

The club looks forward to working alongside Michelle in our many fund and friend raising projects to benefit the Bow Community, NH, the US and the world. We know she'll be a fantastic addition because she said "I joined the Bow Rotary to get involved and connect with the community where I work. After a few visits, I quickly recognize that I would be lucky to be with this group of charismatic people!"

Bow Rotary is a Service Club whose motto is "We Help Others" – that's WHO we are. Rotary International has a motto of "Service Above Self" because that is what we do to help our local communities and the world. If you are interested in finding out more, please come visit us. We meet weekly at the Old Town Hall, 91 Bow Center Road, in Bow at 7am every Friday.

# CALEB SCOFIELD OBITUARY

Caleb Scofield of Bow died on March 28, 2018, in a collision on I-93 in Hooksett.

Reflecting on Caleb's life and family at a recent April 4 Celebration of Life was Greg Baier, of Knollstone Contracting, who worked with Caleb for years.In Baier's words:

In the wake of a tight knit community mourning the death of one of our own, we must try and remember all of the things Caleb Scofield brought to our lives. For many, it was his music adored by countless fans, his bands'songs have reached out to people for nearly 20 years. His music was a focal point of his 'Celebration of Life' held by his wife and family this 4<sup>th</sup> of April last. For some, closure, for others, reflection, for me, it was illumination in what follows.

The story not told of Caleb, is that of his other job, which no one thinks about until their sitting comfortably on their new deck or relaxing in their new home. Outside of music, Caleb owned his own company. He was a master carpenter, but the type of carpenter many builders can only hope to be. From constructing new houses with companies like Tom Kuepper Builders, to creating high end kitchen cabinets with St. George Construction and working with companies like mine remodeling homes, Caleb could do it all and, and do it better than anyone else. When Caleb put his tool belt on, everyone knew it was time to go to work, no shortcuts, no compromises. He embodied the very soul of what a builder should be and taught the rest of us how to get the job done right. His trailer was immaculate, tools organized perfectly, work ethic resolute — much like his music, Caleb had a 'take charge' attitude towards building and wouldn't stand for anything less than the best.

His son Desmond 10, and daughter Sydney 7, lost their father. His wife Jen lost her soul mate. The world lost an amazing musician. The building community lost one of the last great carpenters and I lost an amazing friend. To quote something he'd love—"Hero's get remembered, but legends never die." He was a legend and will be remembered as such, either with a bass guitar on stage with his band or on top of a roof shouting down at people to do their jobs. There are four stools around the planning table at our shop, one of them is now empty, and no one who fills that seat in the future, will ever measure up to my friend, Caleb Scofield.

Donations to his wife, son and daughter to help with long term expenses in his absence can be made at https://www.youcaring.com/jenscofield-1149130.

## **NANCY SWENSON RETIRES**

# from New Hampshire Mutual Bancorp after 43 Years of Service

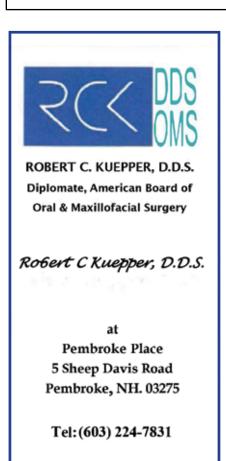


Nancy Swenson, Vice President, Digital Banking, retires after 43 years with the organization.

Nancy Swenson, Vice President, Digital Banking, at New Hampshire Mutual Bancorp (NHMB) is retiring on April 6, 2018, after 43 years with the organization.

"Nancy's depth of knowledge in retail banking, banking operations and online banking systems has been critical to the success and longevity of our organization throughout her incredible 43-year tenure," said Philip Emma, President of Merrimack County Savings Bank (the Merrimack). "Her knowledge, thoughtfulness and leadership will be missed, and we wish Nancy the very best in her retirement."

Swenson joined the Merrimack in 1975 as a teller, and was subsequently promoted to Teller Supervisor in 1979, Head Teller in 1981 and Retail Services Officer in 1995. In 1998, she moved into Operations as the Assistant Vice President, Operations Officer, and in 2002, promoted to Vice President, Operations Officer. Following the affiliation of the Merrimack with Meredith Village Savings Bank (MVSB), Swenson transitioned to her current role of VP, Digital Banking. Throughout the 43 years that Swenson has been with the Merrimack and NHMB, she has made numerous contributions, most recently being her active participation in the conversion of MVSB's online banking platform.





# **BOW GARDEN CLUB**

By Joyce Kimball

# THE BOW GARDEN CLUB YEAR AT A GLANCE...

The Bow Garden Club has set forth a banner year of interesting and educational programs for their members, prospective members and guests for 2018:

**APRIL 2nd** - "A Year in the Garden" was presented by Ruth Axelrod, a favorite Master Gardener of the club where she talked about "what to do when" in our gardens.

MAY 7<sup>th</sup> - "Container Planting 101" with Horticulturist/Garden Designer Cori Belanger Cahow, owner and operator of "Organic Girl, LLC". Cori will provide us with a workshop on how easily even the most inexperienced gardener can enjoy sun, shade and even vegetable gardens flourishing in a variety of interesting containers artfully placed in their gardens, on patios, porches and even door steps. Cori will illustrate the materials, styles of containers, planting mediums, fertilizer and water requirements, and flower combinations available to us for creating and maintaining beautiful container gardens.

**JUNE 11**<sup>th</sup> - "Jamming It Up". Bow Garden Club members Lorraine Dacko and Ginny Urdi will show us how to create delicious fruit preserves using locally grown produce.

**JULY 9<sup>th</sup>** - No regular membership meeting. Members and their guests will gather for the club's annual "Progressive Dinner and Garden Tour," enjoying a multi-course meal and touring three members' gardens.

**AUGUST** - No regular membership meeting this month. Stay tuned for possible special event to be announced.

**SEPTEMBER 10<sup>th</sup>** - "The Power of Flowers... A Lifetime Collection" with David Nelson of West Lebanon, NH. A free-lance photographer and journalist for over 30 years, Nelson will present a Power Point program featuring the individual flowers, wildflowers and gardens he has photographed during his career.

**OCTOBER 1**<sup>ST</sup> - "Diving In. An in-depth peek into the Common Loon's fascinating, often mysterious behaviors". Presented by John Rockwood, Common Loon Expert, Author, Professional Photographer and Naturalist.

**NOVEMBER 12<sup>th</sup>** - "Creating Holiday Decorations for Wreaths, Swags & Trees". Bow Garden Club members Margaret Leary and Catherine Wittliff will team up to show us how to use natural materials to decorate our greenery. There will also be a "hands on" lesson in bow-making.

**DECEMBER 8**<sup>th</sup> - "Bow Garden Club Annual Meeting and Holiday Brunch". Members Only.

All Bow Garden Club meetings are open to the general public with the exception of the December Annual Meeting. Scheduled monthly meetings are held at the Old Town Hall, 91 Bow Center Road. They begin at 6:00 p.m. with social time and refreshments, followed by the evening's program at 6:30 p.m. Our programs are generally one hour in duration, including the Q & A. A brief business meeting is held following the program. There is no fee for attending a Bow Garden Club program/meeting as a guest unless this is announced well beforehand in regard to a special meeting, etc.

To learn more about the Bow Garden Club, please visit www.gardenclub. org or contact either Club President Beverly Gamlin at bevherbs@gmail.com or Membership Chairman Janis Kuch at janiskuch@gmail.com.



# SUSAN JOHNSON AWARDED FIRST PLACE FOR CREATIVE FLORAL DESIGN



Johnson's "petite" design, "Make Way for the Ducklings" a blue ribbon winner!

BOSTON- Bow Garden Club member Susan Johnson was awarded a coveted Blue Ribbon/First Place for the creative floral design she entered in the 2018 Boston Flower and Garden Show last month. Johnson's entry was within the class "Small Ones" and was a "Petite" design titled "Make Way for the Ducklings". (Petite designs can be no more than 5" in height, width or length). Johnson's design was composed of miniature exotic orchids and "Devil's Claw", a dried plant material. The annual flower and garden exhibition, this year themed "Savor Spring" was hosted by the Garden Club Federation of Massachusetts in conjunction with the Massachusetts Horticultural Society and was held at the Seaport Trade Center in Boston March 14-18. Johnson is a National Garden Clubs-accredited Flower Show Judge and served as President of the Bow Garden Club from 2015-2017.



Susan Johnson poses next to her petite design that was on display at the Boston Flower Show March 16-18.

# 2018 SEASON OPENS WITH MASTER GARDNER, RUTH AXLEROD



Ruth Axelrod

The Bow Garden Club will opened their 2018 season on Monday, April 2<sup>nd</sup> with Master Gardener Ruth Axelrod's program "A Year in the Garden". Ruth reviewed the latest horticultural science and shared her own observations and experiences about "what works best when." Ruth has had advanced training in eco-friendly gardening, composting and storm water management and enjoys educating people, particularly in practices that help improve and protect the water quality of our rivers

and lakes. Please visit www.bowgardenclub.org for more information about the club.

# Who Will Manage My Affairs When I Become Incapacitated?

BY BEN KINIRY, ESQ.

Some things are worth repeating and one of them is how much I love Trusts. Following is an article years ago, but is worth repeating as you may have missed it the in the first go round.

15

In October I was speaking to a group of other professionals at the Greater Concord Chamber of Commerce regarding the use of trusts, when the rather accurate title of this article flowed out of me. It was then that I decided to educate you about the mysterious world of Trusts.

To understand trusts, we need to look back at the root of trusts. While attending the University of Connecticut School of Law, I assisted professor Robert Whitman, an expert in Trust law, with an article to be titled "Reducing the Need for Formal Trust & Estates Litigation," which discussed, in part, how trust law differs from contract law.

Professor Whitman's explanation to me at the outset of my research went something like this: Hundreds of years ago in Britain, if the husband/father/property owner had to go off to war, he would entrust his family and property to another man.



This other man was entrusted with the greatest of responsibilities and was expected to perform at the highest of standards. In modern terms, the property would be said to be HELD IN TRUST. Professor Whitman's primary argument was, and likely still is, that Trusts are different from other contracts because the duty to the holder of the property is a significantly higher standard. In simplistic terms, compare a contract to paint your house with the facts state above, enough said.

Now at the risk of upsetting Professor Whitman, a trust looks very much like a contract in that it is a writing representing the terms of an agreement among various parties.



There are three basic parties to a trust. The person who transfers property into the trust (generally the person having the trust created) is known as the "grantor" or "donor." The "trustee" holds legal title or interest and is responsible for managing, investing, and distributing the assets or property of the trust. The Trustee holds the property for the benefit of the "beneficiary." The beneficiary holds an equitable or beneficial interest and is the person who ultimately benefits from the creation of the trust.

What is the purpose of a trust? Believe it or not potential clients sometimes say "I want a trust, my neighbor has one and I want one!" My response is "what

do you want the trust to accomplish?" Then there is that moment of silence... What you need to know is that a trust is designed to meet a goal or goals. When clients inform me of their goal(s) or what they are most concerned about, often the solution involves setting up a trust with terms to meet the goals and concerns. You will also want to understand that the trust terms, dictated by your stated goals, may continue after your (grantor's) incapacity and death.

So what will a trust do for you and your family? Depending on your situation, there can be several goals accomplished by establishing a trust. The most well-known benefit is

(con't. p. 20)



# **Life Cycles**

By Donna Deos

Last month we talked about new beginnings and I've been pondering that more since then.

This month I'd like to chat a bit about all of the cycles we have. Really, when you think about it, life is full of new beginnings, middles and ends.

There is a song called Closing Time by Semisonic that says "every new beginning comes from some other beginning's end." This is so true.

The key to life is to manage all of these cycles in a way that makes it all okay. You see, when we have too many new beginnings all at once we end up learning lots of new things, and we get to be creative and grow, but that can be overwhelming too.

Too many endings can be very sad and upsetting. This happens a lot to children in divorce situations and seniors as they and their peer's age, move away and/ or pass away.

Too many middles can go either way or just seem like things are coasting along nicely. However, "too many" leads you to believe that you have a full plate there. The bright side being less upheaval than starting anew or facing loss.

Here's an example of a bitter sweet transition and how the timing of things can actually help ease big transitions. When my daughter, our collective youngest child, was heading off for her first year of college our oldest daughter was giving birth to our first biological grandchild. Yes, that one example is full of how many starts and stops life can have for sure. You see, he was our first biological grandchild, but his father had already provided us with



two other grandchildren from his previous relationship. Anyhow, the point of the story is that on a day full of sadness for me as my daughter moved out and on to college, we were also gaining a new blessing in our life of our grandson. One leaving the nest as another one enters it. Poetically beautiful, emotionally overwhelming.

I realize life doesn't always give you the perfect balance like this. And, I also look back and realize what a difficult day that was in spite of and because of it all. It's not easy to be torn between moving one child into a dorm while simultaneously missing helping your other child while they are in labor. We all face tough times like this. We all face big decisions where you can't be in two places at once.

Likewise, we don't always know how many beginnings, middles or ends our friends, family and coworkers are handling at any given moment.

That same song later on says, "closing time, you don't have to go home, but you can't stay here." To me this says, endings come (closing time) and you don't have to repeat the pattern (go home), but you do have to move forward

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with the changes (you can't stay here).

Another famous saying, "you shouldn't judge a person until you've walked a mile in their shoes" is very true. Really, we shouldn't judge each other at all. Every person is doing the very best they can in every moment. Sometimes that looks like they just fell out of the lucky tree, hitting all the branches on the way down and their life is just perfect. Sometimes they have tears of sadness streaming down their cheeks at a time when others think those should be tears of joy.

So, next time you wish someone would react to something the way that you think they should rather than how they actually are, cut them some slack. You have no idea what is really going on in their heart and their head. You are not walking in their shoes, facing their beginnings, middles and ends.

We all have the choice if we want to repeat the patterns and cycles in our lives or if we want to move forward in a different direction. I hope your endings bring you fabulous new patterns moving forward. If you feel stuck, just give me a call.

## **TOWN OF BOW** FIRE DEPARTMENT

### **SNOWMOBILE** ACCIDENT

## Victim suffered broken leg.

On March 17, 2018 at 11:45 the Bow Fire Department was called for a snowmobile accident in the Town/School Forest with one person reported injured.

The Bow Fire Department responded to the Single Circuit 372 trail at Robinson Rd. The ambulance crew was brought into the crash site by a local snowmobiler. The ambulance crew found an adult whose snowmobile had struck a rock and the patient was thrown from the snowmobile. The crash site was about a ½ mile from Robinson Rd. The patient's condition was not life threatening but had suffered a broken leg. The patient was stabilized and additional rescue personnel were assembled. The Bow Police ATVs and rescue sled were used to transport the patient from the woods. The patient was transported to Concord Hospital at 12:36. NH Fish and Game are investigating this incident.

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# **MEDITERRANEAN EATING 101**

Based on how people eat and drink in the 16 Mediterranean countries, the Mediterranean diet has been proven to reduce the risk of developing heart disease, cancer, high blood pressure, type 2 diabetes, Parkinson's disease, and Alzheimer's disease.

### THE MEDITERRANEAN DIET EMPHASIZES EATING DAILY:

Lots of Vegetables and Fruits (more than half your plate per meal). Whole Grains such as whole wheat bread, brown rice, oatmeal, quinoa, barley, and bulger.

*Beansllegumes for protein* (chickpeas, kidney beans, black beans, edamame, pinto beans etc). One or two meatless meals per week is a great place to start.

*Moderate amounts of Heart Healthy Fats* such as olive oil, canola oil, nuts and seeds, avocado, hummus, peanut and other nut butters.

## The Mediterranean diet also suggests weekly, moderate intake of:

Lean meats such as fish or shellfish, skinless chicken or turkey, eggs. Low fat cheese and yogurt throughout the week in moderate portion sizes.

The Mediterranean diet encourages limiting to 1-2 times per month: Red meat. Refined sweets such as cookies and candies.

### Tips for Eating Mindfully the Mediterranean Way:

Pay attention to your hunger and fullness cues: When are you most hungry? Do you tend to eat more when you are very hungry? How full did that meal make you? Did it make you full for a short or long time? Think about the amount of fruits and vegetables you currently eat per meal. What ways can you increase that? For example: adding some onion, tomato, and spinach to your eggs OR add more veggies to grain dishes (pasta salad, rice pilaf) OR have a fruit for dessert. Have you tried fruit and/or veggies as an afternoon snack? You can pair this with a palm full of nuts/seeds, a low fat yogurt/cheese stick, or dip in your favorite nut butter, bean dip, or guacamole. Are there recipes where you could use olive oil instead of butter? Experiment to see how it tastes! You can usually replace at least half the solid fat with oil.

### PLANNING MEALS THE MEDITERRANEAN WAY

### **BREAKFAST:**

For quick and easy breakfasts, start with a whole grain paired with fruit and a low fat dairy.

- -Oatmeal with blueberries and a glass of low-fat milk
- -Whole grain toast with peanut butter and a low fat yogurt with fruit
- -Shredded wheat (unsweetened) with low fat milk and sliced banana
- -Some mornings, enjoy eggs
- -Poached eggs over whole wheat toast or English muffin (no need to butter)
- -Vegetable omelet with your favorite vegetables and whole grain English muffin topped with hummus or tomato and olive oil
- -Breakfast burrito with egg, low-fat cheese, beans, and favorite vegetables (whole wheat tortilla preferred!)
- A couple times per month enjoy:
- -Sausage/bacon (try low fat/sodium turkey alternatives!)
- -Pair this with whole grain of your choosing and eggs with veg or fruit



### LUNCH:

Most days make interesting salads or vegetable-rich soups

- -Add black beans, chickpeas, or nuts for vegetable based protein
- -Use olive oil and vinegar as dressing
- -Pair with a side of fruit, nuts, and/or whole grain
- -Soups are wonderful lunches if split pea, black bean, minestrone, lentil.
- A couple times per week enjoy lean meat or fish
- -Turkey or chicken sandwich on whole wheat bread. Add as many veg as you'd like. Try avocado or hummus to add moisture and flavor! Pair with vegetable sticks, low-fat cottage cheese, piece of fruit, or palm-full of nuts.
- -Tuna fish sandwich on whole wheat bread (try plain greek yogurt instead of mayo in the tuna). Pair with vegetable sticks, low-fat cottage cheese, piece of fruit, or palm-full of nuts.

### **DINNER:**

Most days fill at least half your plate with vegetables that are steamed, roasted, grilled, or sautéed in a little olive oil with herbs and spices. Add beans, lentils, brown rice, or whole-grain pasta.

A couple times a week, fill half your plate with vegetables, and add 3-4oz chicken or fish and a whole grain such as brown rice, quinoa, bulger, tabbouleh, or corn kernels. Enjoy some fruit for dessert.

-A couple times a month, add beef (loin or round cuts), 90% lean ground beef, lamb chop, or pork loin or tenderloin to your half plate of vegetables. For a treat, fix fruit-based desserts like a low-sugar cobbler or berries with low-fat yogurt.

Meagan Phelan of Bow is a Registered Dietitian, avid cook, gardener intraining, 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 unique wellness goals at Nourished Nutrition Counseling in downtown Concord.

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



Do you eat according to your hunger and intuition? Do you love and accept your body at any size? Do either of these things sound great, but you aren't sure where to start?

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Call 603-393-3896 or visit NourishedNH.com to schedule your initial consultation!



The Merrimack County Stamp Collectors will hold its monthly meeting at the Bow Mills United Methodist Church, 505 South St., Bow, on April 17, beginning at 1 pm. We invite all who are interested in stamp collecting to attend, share their interest, buy,

sell and trade. Meet other collectors and learn more about their hobby and enjoy the fellowship of others with varied interests in Philatelic resources and issues. Gain new insight and knowledge, sharing news articles and stories abut stamp collecting. Learn of the latest cutting edge information on stamp collecting. For more information call Dan Day at 603-228-1154.

March came in like a lion! Heavy snow and very cold temps made it a lousy month compared to February. In Feb., because of mild temps, a lot of us were certain we would have plenty of open water for the start of Salmon season. I guess that's another reason April 1st is known as April Fool's Day!

John Viar and Ben Nugent of region 2 Fish & Game sent me the results of their fall netting for Salmon in Winni, Sunapee, and Big Squam. The average length in all three lakes was 19 plus inches. A three year old Salmon in Winni will be 20-1/2 inches. A few fish netted were over 5 lbs. The largest percent catch of 4 lb. plus fish were netted in Sunapee Lake. It looks like a



The biologist also report that things are on par at the states hatcheries for Trout season. In Feb., a friend spotted the hatchery truck on Highland Lake putting more Trout in through the ice.

The Deer seem to be doing well, mostly because they were in good shape and able to survive March.

The coast this year should be another good one for Striped bass anglers. This year's Cod/ Haddock outlook is not rosy. Again this season, there will be no retaining of Cod at all.



**Atlantic Cod** 

Due to the amount we were fishing for Haddock, the catch of Cod, that were taken and the 15% mortality rate of those returned, exceeded the quota we were allowed.

Nothing is official yet, but it appears that there will be some cuts in the Haddock catch due to the fact that we have to protect mortality of the Cod.

I know this sounds strange, but they are working to bring back the over harvested Cod Fisheries. We will know more next month.

**RON** 



Haddock

# G. Erickson

# Building & Remodeling



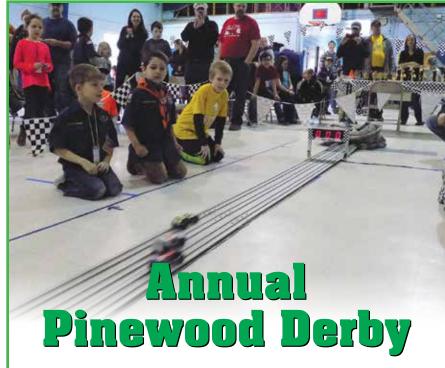
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The Bow Times is traveling the world! The latest sighting is from the Komodo National Park in Indonesia! Send us your photo from your vacation or trip reading

The Bow Times.



It was a great day for racing in Bow on March 24th. No, they are not moving the New Hampshire Motor Speedway to town. Cub Scout Pack 75 held it's annual Pinewood Derby competition at the Community Center in Bow. Boys and girls raced their handmade wooden cars down the track to find out just how fast they could go. Awards were given out to the fastest cars in each of the dens as well as for various categories including Best Carved, Most Patriotic, Best Non-Car Vehicle, Funniest, and Shiniest. The top finishers will continue on to the next level at the Wannalancit District Derby on April 14th.

# Congratulations to all our racers for such a great competition!

Pack 75 offers the Cub Scouting program to the Bow and Dunbarton communities from kindergarten through fifth grade. Please email cubmaster.pack75bow@gmail.com or visit www.Pack75Bow.org if you would like more information about Cub Scouts.



# **Memorial Day Ceremony** and Community Picnic

Monday, May 28, 2018

3:15 p.m.

WREATH CEREMONY at Town Pond

3:30 p.m.

**MEMORIAL CEREMONY** at Town Gazebo

5:00 to 7:00 p.m.

**COMMUNITY PICNIC** at Town Gazebo

Sausage and Peppers • Cheeseburgers, Hot Dogs • Potato Salad • Beans • Beverages

Bows Community Men's Club

Music by the FREESE BROTHERS BIG BAND

Bring your Blankets and Chairs

Shuttle Bus service will be provided to and from Bow Memorial School starting at 2:45 p.m.

# Why You Want a Retirement Plan in Writing!

by Dominic Lucente

Setting a strategy down may help you define just what you need to do.

Many people save and invest vaguely for the future. They know they need to accumulate money for retirement, but when it comes to how much they will need or how they will do it, they are not quite sure. They will "wing it," hope for the best, and see how it goes. How do they know they are really contributing enough to their retirement accounts? Would they feel less anxious about the future if they had a written plan?

Make no mistake, a written retirement plan sharpens your focus. It can refine dreams into goals and express a strategy to pursue them. According to a Charles Schwab study, just 24% of Americans plan their financial futures according to a written strategy. Here is why you should join their ranks, if you are not yet among them.<sup>1,2</sup>

You can figure out the "when" of retirement planning. When do you think you will retire and start drawing income from your taxable and tax-advantaged accounts? At what age do you anticipate you will start to collect Social Security? How long do you think you will live? No, you cannot precisely know the answers to these questions at this point – but you can make reasonable assumptions. Your assumptions may be altered, it is true – but a good retirement plan is an evolving document, one that can be revised with changing

You can set a target monthly or annual savings rate. Once you have considered some of the "whens," you can move on to "how." Assuming a conservative rate of return on your invested assets, you can specify how much to defer into retirement accounts.

You can decide on a risk tolerance and an investment mix that agrees with it. Ultimately, you will invest in a way that a) makes sense for your objectives and b) makes you comfortable. The investment mix that you decide on today may not be the one you will favor ten years from now or even three years from now. Regular portfolio reviews should complement the stated investment approach.

You can think about ways to get more retirement income instead of less. Tax reduction should be part of your retirement strategy. Think about the possibility of part of your Social Security income being taxed. Think about tax on your Required Minimum Distributions (RMDs) from your IRAs and employee retirement plan. What could you

do to manage, or even minimize, the income and capital gains taxes ahead of you?

You can tackle the medical expense question. That is, how will you fund the medical care that you will inevitably need to greater or lesser degree someday? Should you assign part of your savings to a special account or form of insurance for that purpose? Retiring before 65 may mean paying for some private health insurance in the years before Medicare eligibility.

You can think about your legacy. While a retirement plan should not be equated with an estate plan, the very fact of planning for your later years does make you think about some things: where you want your money to go when you are gone; your endgame for your company or professional practice; whether part of your accumulated wealth should go to causes or charities.

A written plan promotes confidence and a degree of control. A 2017 Wells Fargo/Gallup survey determined that those with written retirement plans were nearly twice as confident of having sufficient retirement income in the future, compared to those with no written plan.<sup>3</sup>

If you lack a written retirement plan, talk to the financial professional you know and trust about one. Writing it all down may make a difference in planning for your second act.

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

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- 1 kiplinger.com/article/retirement/T023-C032-S014-do-you-have-a-written-financial-plan.html [10/25/17]
- 2 aboutschwab.com/images/uploads/inline/ Charles\_Schwab-Modern\_Wealth\_Indexfindings\_deck.pdf [6/17]
- 3 time.com/money/4860595/how-to-retirewealthy/ [7/18/17]

# WHAT'S NEXT?



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

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

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



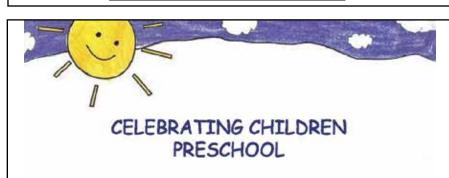


Dominic M. Lucente CFP®, RFC® FINANCIAL PLANNER

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~For additional information & to place name on a registration list, please contact us! Preschool runs from September through May.

Registration for the following school year begins mid-January. Enrollment is on a first com basis.

"Come join in the fun!"



\*Celebrating Children is licensed with the State of NH Bureau of ChildCare Licensing and a Bow Parks & Recreation Program

### (Laboe & Tasker con't. from p. 3)

avoiding the process known as probate. Certain trusts can also result in tax advantages both for the grantor and/or the beneficiary like income or estate tax savings, gaining a step-up in basis and the IRA Trusts discussed last month. Also, they may be used to protect property from creditors, to help the grantor qualify for Medicaid, or simply to provide for someone else to manage and invest property for the grantor and the named beneficiaries (generally has to do with control).

A revocable trust is sometimes referred to as a "living" or "inter vivos" trust. Such a trust is created during the life of the grantor rather than through a will. With a revocable trust, the grantor maintains complete control over the trust and may amend, revoke, or terminate the trust at any time. So, the grantor is able to reap the benefits of the trust arrangement while maintaining the ability to change the trust at any time prior to death. The disadvantage of a revocable trust is that the trust assets are countable to the grantor for purposes of determining Medicaid eligibility and does not provide protection against creditors or in the event of a divorce. The typical living trust terminates upon the death of the grantor and any property in the trust prior to the grantor's death passes to the beneficiaries by the terms of the trust without requiring going through the probate court process. This can save time, money and stress for the beneficiaries.

An **irrevocable** trust is created during the life of the grantor, who thereafter may not change or amend the trust. Any property placed into the trust may only be distributed by the trustee as provided for in the trust instrument itself. For instance, the grantor can provide that he or she

will receive income earned on the trust property. An irrevocable trust that provides for the grantor to retain the right to income only is a popular tool for Medicaid planning.

A testamentary trust is a trust created by a Last Will & Testament. Such a trust has no power or effect until the will of the grantor is probated upon his or her death. Although a testamentary trust will not avoid the need for probate and will become a

public document (trust are not a public document) as it is a part of the will, it can be useful in accomplishing other estate planning goals. For instance, the testamentary trust can be used to provide funds for the surviving spouse in a form that should neither be considered available nor have to be spent down if he or she should seek Medicaid eligibility to pay for long-term care (see special needs trust discussion following).

A special needs trust can be created by the grantor during life or as part of a will. Its purpose is to enable the grantor to provide for the continuing care of a disabled spouse, child, relative or friend. The beneficiary of a well-drafted special needs trust will have access to the trust assets for purposes other than those provided by public benefits programs. Thereby, the beneficiary will not lose eligibility for benefits such as supplemental security Income, Medicaid, and low-income housing. As discussed in a previous article, there a various types of special needs trusts.

Some other trusts used to aid clients on a regular basis are: for a child who will spend his/her inheritance faster than you can say "I wish I had set up a trust" (spendthrift trust), purpose of taking care of an animal you love (pet trust), benefitting a child addicted to drugs and alcohol (substance abuse trust), setting aside money for your grandchildren's educational expenses (education trust), family compound or water front property trust, and many, many more.

Think of the trustee as an extension of yourself. You want to block your assets from being utilized for things you don't agree with, however, you would like your assets to be distributed for the better good of yourself and your loved ones, as dictated by you, even after you incapacitated or in the eventuality of your death.

I encourage you to sit down with us and to tell us your goals and concerns and as a result you may very well see how a trust may be able to help you and your loved ones. What you learn may feel a lot like magic or maybe just give you goose bumps.

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

CLABOE TASKER DILC The Bow Young at Heart Club meets the 2<sup>nd</sup> and 4<sup>th</sup> Wednesday



each month at 11:30 am at the Bow Community Building on Bow Center Road. Members and guests should bring a brown bag lunch. Beverage and dessert will be provided.

Annual dues are \$15 for residents and \$25 for non-residents.

### **UPCOMING PROGRAMS**

April 25, Pot Luck Luncheon

May 9, Linda Johnson, "For the Love of NH Loons"

May 23 A visit from Roxy, Bow's Police Dog

### 2018 TRIPS - MARK YOUR CALENDAR!

Contact Carol Walter 753-8000

**JUNE 6** - \$90.00 each - A Jazz and Blues Cruise w/Buffet Lunch and Entertainment featuring Jeff Barnhart's Riverside Ramblers on board the M/S Mt. Washington.

**AUGUST 23** - \$90.00 each - A trip to the Winnipesaukee Playhouse to see "Ghost the Musical" w/Lunch at Canoe Restaurant & Tavern

**SEPTEMBER 13** - \$77.00 - A trip to Nubble Lighthouse w/lunch and live Entertainment at Foster's Clambake and a stop at When Pigs Fly Bakery.

**OCTOBER 18, 2018** - \$90.00 - All Aboard the Conway Scenic Railroad for a 21 mile 1  $^{3}$ /4 hour roundtrip to Bartlett w /lunch at the White Mountain Hotel and Resort

**DECEMBER 6, 2018 -** \$77.00 -Christmas with the Stars featuring Don Who and Cil Bee with a deluxe luncheon buffet at the Indian Head Resort.

Faye Johnson, Publicity -603-228-8149



It was a lucky day for Isabel Sinclair (left) at our March Game Day. She won 3 individual games of BINGO, as well as sharing the grand prize coverall with her friend Irene Muir (right).

# A-1 Enterprises STUMP GRINDING

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# **DUNBARTON NEWS**

By Nora LeDuc

**Dunbarton Congregational Church UCC - April 22** will host a presentation by Fresh Start Farms, including updates on the farm and their CSA program during the 10:30 am service. A reception with refreshments will follow in the Vestry.

No school during April vacation: April 23 to 27. No school May 28 for Memorial Day.

**Curios on the Common** is a wonderful thrift and gift shop in the center of Dunbarton, across the Town Common. They are open Wednesday's from 12 to 6 pm and Saturdays from 9 am to 3pm. They offer unique donated items from the community at very reasonable prices and vendor items from local artists, authors and antique dabblers. This lovely little shop is run by committed volunteers with All proceeds going to the Dunbarton Congregational Church which in turn gives it back into the community via their food pantry and other programs.

National Prescription Drug Take Back Day will be Saturday, April 28, 10 am to 2pm at the Dunbarton Police Department, 18 Robert Rogers Road. The Dunbarton Police Department, in cooperation with the Drug Enforcement Administration (DEA), will be participating in the day. Dunbarton residents can turn in their unwanted, unused or expired prescription medications at the police station, no questions asked. We cannot accept liquids or syringes. To learn more about the Prescription Drug Take Back Program, please visit: https://www.deadiversion.usdoj.gov/drug\_ disposal/takeback/

**April 29 Blessing of the Animals** at the Dunbarton Congregational Church UCC. Please check the Church website, www. decuce.org for details on all church events.

**Teacher Appreciation Week** at the elementary school will be May 7 to May 11.

**Dunbarton School Board** is scheduled to meet Wed. May 9. (Moved from 5-2-18) at 6:00 p.m. in the Dunbarton Elementary School Library.

**Dunbarton Arts on the Common** in Dunbarton Center will be held May 12 & 13 on Mother's Day Weekend, 10am to 4pm. Over 50 juried artists and artisans. Family friendly. Food and live entertainment. FMI: www.dunbartonartsonthecommon.com. FREE ADMISSION & PARKING.

May 19, 7pm to 10 pm, Spireside at the Dunbarton Congregational Vestry in Dunbarton Center will have an open stage night with no feature to provide each open-mic performer additional time. Come see the regular crew of local musicians. They usually have an eclectic mix of 8 to 12 local performers for your listening pleasure. Cost is \$5.00.

Bicycle Rodeo on Sunday, May 27th - The Dunbarton Police Department, in partnership with the Dunbarton Fire Department, the Dunbarton Elementary School, the Dunbarton Parent-Teacher Organization (PTO) and S&W Sports of Concord, will be hosting its first ever Bicycle Rodeo on Sunday, May 27th from 2 pm to 4 pm at the Dunbarton Elementary School (parking lot next to the gymnasium). This free family friendly event is open to all ages and levels of riding experience. Participants will have the opportunity to visit with their local police and fire departments, ride through a skills and agility course, discuss bicycle safety and enjoy some ice cream sandwiches! Thanks to a grant supplied by the Children's Hospital at Dartmouth (CHaD), the Dunbarton Police Department will be passing out a limited supply of free multi-sport bicycle helmets and bicycle safety equipment on a first come, first served basis. S&W Sports will also be conducting free bicycle safety inspections! Any questions about the event may be directed to Sergeant Christopher Remillard at chrisremillard@gsinet.net or (603) 774-5500.

# **BOW POLICE LOG**

### MARCH 2018 STATS

Arrests - 17 Motor Vehicle Stops - 168 Warnings - 145 Citations - 23 Accidents - 4 Parking Tickets - 0 Restraining Orders - 2 Incident/Investigation Reports - 37

### Arrest Log

03/02 Seam McGurk, 46, Warren St, Concord, was arrested for domestic violence; simple assault, operating after being certified as an habitual offender, and criminal mischief

Nicole Picknell, 34, Bow Bog Rd, Bow, was arrested on two bench

Akilah S. Williams, 34, Scupp Rd, Danbury, CT, was arrested for disobeying an officer, and driving after revocation/suspension

03/03 Adam Stilson, 30, Stark Highway South, Dunbarton, was arrested on a warrant

03/04 Michele George, 33, Leavitt Rd, Fremont, was arrested for driving under the influence

03/07 Angus D. Harmon, 46, Bow Bog Rd, Bow, was arrested for driving under the influence

03/11 Antonio Scordo, 45, Crescent St, Henniker, was arrested on a warrant

03/17 Shawn M. Perry, 22, Penwood Dr, Penacook, was arrested for possession of a controlled drug

Denny M. Ashland, 21, Naticook Rd, Merrimack, was arrested for disobeying an officer, and a bench warrant

03/19 Durrell K. Smith, 62, Dunnmoore Dr, Bow, was arrested for domestic violence; simple assault

03/20 Charles A. Maynard, 30, Concord Gardens, Concord, was arrested on a bench warrant

03/21 Zachary C. Dahood, 21, Phillip St, Manchester, was arrested for possession of a controlled drug

An adult was taken into protective custody for intoxication

03/22 A juvenile received a summons for possession/use of tobacco products by a minor

03/26 Zachary Parent, 30, Glenridge Rd, Belmont, was arrested for possession of a controlled drug

03/31 Tyler Z. Dilibero, 19, Page Rd, Bow, was arrested for operating without a valid license

A juvenile received a summons for allowing an improper person to operate



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# BOW HIGH COED SWIM TEAM DOES WELL KATIE JENKINS WINS A TITLE



CoEd Varsity Swimming Katie Jenkins claims state title in school-record time at D-11 Swim meet on February 10, 2018.

DURHAM – The nerves began days ago before the meet.

But when the time came, when Jenkins took the starting block to win the state title that eluded her last season, the state title she wanted all year, the Bow High senior channeled her energy into the water.

"I swim better when I'm nervous," Jenkins said.

She has never swum better than she did on Saturday, setting a personal-best time of 58.7 seconds to win the 100-yard butterfly at the Division II swimming and diving championships at the University of New Hampshire's Swasey Pool. The time broke Jenkins's own school record and also qualified her to compete in a sectional meet for her club swim team... by nine-hundredths of a second.

"The biggest thing was becoming a state champ, and the time and making sectionals is just a plus at this point," said Jenkins, who was third in the 100 fly last year.

Jenkins also took fifth in the 100 backstroke, teamed with Amanda Sampo, Sonya DeLorie and Saige Murphy to finish fourth in the 200 freestyle relay in a school-record time of 1:45.16, and was part of the all-senior, sixth-place 200 medley relay team with DeLorie, Sampo and Dillon Hicks that also set a school record (1:58.83).

As a team, the Falcons totaled 106 points to finish seventh overall.

"It was a terrific day for the girls," Bow coach John DeCaprio said. "Very much above expectations, they all did great."

The Hanover girls' team finished with 201 points to earn the first championship in program history. St. Thomas, last year's co-champion along with Derryfield, finished second with 162 points while Derryfield was third with 135.

Nerves were only part of the battle for Jenkins in the 100 fly. She also had to contend with Oyster River's Eleanor Zwart, who finished just 0.45 seconds behind Jenkins to take second.

"We've been racing against each other for four years now, so I've learned that (Zwart) likes to take it out really fast, but then she kind of dies at the end," Jenkins said. "So when we turned and I saw we were head-to-head, I knew I had it."

Jenkins and Zwart separated themselves from the rest of their six-girl heat with their start, but they didn't separate from each other until the final length. That's when Jenkins kicked her way to a state crown.

"It feels amazing," Jenkins said. "I was nervous, but I had a feeling I was going to do it."



Katie Jenkins of Bow High School, won the State Championship in the 100 yard Butterfly at the NHIAA Division II Swimming and Diving Championship. She is the first state champion in girls swimming from Bow High School.

"(Jenkins) was fantastic," DeCaprio said. "She worked hard and she got what she wanted."

While the Falcons will graduate a lot of talent from this year's team in Jenkins, SHARES Sampo, DeLorie Hicks, they do have a good building block for the future in Murphy, who is only a freshman. In addition to her work on the fourth-place 200 free relay team, Murphy was also fourth in the 500 free and sixth in the 200 IM.

"Lots and lots of potential there," DeCaprio said of Murphy.

Sampo took seventh in the 100 free in a time of 56.74, which was the fourth school record the Bow girls set on the day, and she was 11th in the 100 back. Hicks finished eighth in the 100 breaststroke for the Falcons and DeLorie took ninth in the 100 fly. Hicks was also on the 12th-place 400 free relay team with Julia Hollinger, Lauren Walter and Elizabeth O'Sullivan.

The Bow boys wound up 19th with eight points. Ethan Rychwalski was 11th in the 100 fly and part of the 12th-place 200 medley relay ream with Willem Wamser, Zachary Mullen and Kyle Mason, which was the same quartet that took 11th in the 200 free relay.





Congratulations to the cast and crew of Common Ground, our One Act Theater Festival production! The entire cast was recognized for their hard work with an All Star Award for Ensemble Acting and Mari Mielcarz was individually recognized with an All Star Award for Lighting Design and Execution.

# **BOW COMMUNITY CALENDAR**

April 25 / May 9 / May 23 - Bow Young At Heart Club Meeting 11:30 AM - 2:00 PM @ Bow Community Building

April 25 - Movie Matinee: Wonder 2:00 PM - 4:00 PM @ Baker Free Library

April 26 - Bow Community Men's Club Meeting

6:00 PM @ Bow Old Town Hall

April 27 / May 4 / May 11 / May 18 - Bow Rotary Club Meeting

7:30 AM - 8:30 AM @ Bow Old Town Hall

April 28 - Annual Spring Yard Sale

8:00 AM - 12:00 PM @ Bow Mills United Methodist Church

May 12 - Fishing Derby with Cub Scout Pack 75

8:00 AM - 1:00 PM @ Bow Town Pond

May 19 - Bow Rotary Car Show

8:00 AM - 2:00 PM @ 502 South Street

**Bow Drinking Water Protection Committee 2018** 

### ANNUAL TEST YOUR WELL WATER EVENT

Bow Community Center, 2 Knox Road

- In Conjunction with the Boy Scouts Yard Sale -

Kit pickup: Saturday, June 2<sup>nd</sup>, 8 AM to 12 Noon Kit Dropoff and Payment: Sunday, June 3<sup>rd</sup>, 10 AM to 12 Noon

Cost of testing: \$85 full suite of 14 parameters including: Arsenic, Lead, Uranium, Bacteria \$15 for individual metals, and \$20 Radon

Contact: bowdrinkingwater@gmail.com

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# The Bow Times

can be picked up at these locations!

Alltown Gas & Store Baker Free Library **Blue Seal Feeds Bow Mobil Bow Recreation Building Bow Town Offices Chen Yang Lee** 

**Concord Chamber of Commerce Crust and Crumb Dunbarton Town Office** 

**Individual Fitness** 

Cimos

Johnson Golden Harvest **Merrimack County Savings Bank Merrimack Savings Bank Hooksett Northbound (93)** 

Patty Lee's Kitchen South St. Market

Sugar River Bank, Concord Hts.

**Tucker's Restaurant** Veano's, Manchester St. Wellington's Marketplace White Rock Senior Center

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