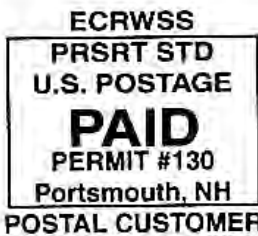




The Bow Times

“Of the People, By the People, For the People”



BOW, NH	VOL 25, NO. 11	November 2018	www.thebowtimes.com	FREE
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SUNUNU CARRIES BOW AND DUNBARTON Democrats Sweep Local House and Senate Seats

FOR GOVERNOR:

	Chris Sununu (R)	Molly Kelly (D)
Bow	2,175	2,045
Dunbarton	938	522
Total	3,113	2,567

STATE SENATE:

	David Boutin (R)	Kevin Cavanaugh (D)
Bow	1,857	2,322
Dunbarton	867	577
Total	2,724	2,899

STATE HOUSE REPRESENTATIVES:

	Republican		Democrat	
Bow	Paul Brassard	1597	Samantha Fox	2253
	Richard E. Johnson	1716	Mary Beth Walz	2398
	John F. Martin	1620	Gary L. Woods	2370
Dunbarton	Paul Brassard	745	Samantha Fox	559
	Richard E. Johnson	843	Mary Beth Walz	599
	John F. Martin	726	Gary L. Woods	575

All three Democrats were elected.



Chris Nicolopoulos, Matt Poulin and Mridula Naik view election results.
Photo courtesy of Eric Anderson

CONSTITUTIONAL QUESTIONS:

Question 1 regarding taxpayer standing and Question 2 regarding the right of privacy both received over 80% approval statewide. The local votes were:

Question 1:	Yes	No	<input checked="" type="checkbox"/> YES
Bow	2,919	733	
Dunbarton	1,058	267	
Question 2:	Yes	No	<input checked="" type="checkbox"/> YES
Bow	2,830	862	
Dunbarton	1,010	319	

HOPKINTON – CONTOOCOOK NEWS ON PAGES 15-16

MAN WHO KILLED TYLER SHAW FINALLY INDICTED

The man who broadsided 20 year old Tyler Shaw on Logging Hill Road was finally indicted. The Merrimack County Grand Jury used three alternative fact allegations to charge 36 year old Joseph Leonard, Jr. of Derry with negligent homicide.

One indictment says death was due to “liquor and/or drugs or a combination thereof,” a second charged alcohol only and the third alleged “excessive speed.”

Tyler’s mother Beth Shaw of Concord said “the driver should be ripped out of his life like Tyler was ripped out of ours.”

The maximum sentence for a negligent homicide is 15 years in prison.

More information has been requested of the State, but had not been received as of press time.

SCOUT’S & MEN’S CLUB CLEAN UP DAY



The annual fall roadside cleanup by Scouts and Men’s Club members on October 20 resulted in 35 bags of trash from Concord line near Chen Yang Li all the way up to the top of Woodhill Road.

Scouts also worked a portion of Bow Bog Road.



BIGGEST BUILDING IN BOW



Coastal Forest Products’ construction project is well underway on their new 250,000 square foot facility on River Road. Once completed, it will be the largest commercial building in town.

Photo courtesy of Eric Anderson

LOW TAXES ARE THE RESULT OF LOW SPENDING

The Bow Times

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LETTERS POLICY: We will print letters to the editor on a space available basis. Letters should be no more than 200 words, typed or e-mailed. Letters must be signed with an address.

PHOTO SUBMISSIONS: We encourage individuals and groups to submit photos of their events or activities, by email or call the Technical Editor.

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

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EDITORIAL

BIG WIN FOR TAXPAYERS

On November 6 over 400,000 New Hampshire voters approved Constitutional Amendment #1 restoring the right of an average taxpayer to challenge illegal governmental spending in court.

For 150 years this had been the law until our Supreme Court decided the case of *Duncan v. State of New Hampshire* in 2014. At that point, the court adopted the restrictive federal standing requirements claiming they are the same under both Constitutions.

An overwhelming response by the legislature to amend the Constitution was forthcoming because the decision made no sense. Our Constitution was in effect for several years before there even was a federal Constitution, so the idea that the two documents are identical is wrong.

The challenge for both the conservatives and the liberals was to figure out how to gain support from the voters for an amendment that is hard to explain and contains 213 words. An analysis of the amendment revealed it would take almost a full minute just to read it and the ballot question was rated by linguists at a grade 13 level of readability, meaning that one would have to have high school plus one year of college education to read it and understand it.

A bipartisan coalition chaired by Chuck Douglas with Bill Duncan as the Vice Chairman was created to raise money to provide information to the voters. The "Yes on NH #1" Political Action Committee included a former Republican Mayor of Manchester, Ray Wieczorek, and a former Democratic Mayor of Manchester, Sylvio Dupuis. Representatives in the legislature included Bob Backus from Manchester, who is a well known liberal and progressive voice, as well as Dan McGuire, a libertarian and conservative from the Republican side of the aisle.

Both political parties and both candidates for Governor supported Amendment 1 making it truly bipartisan in an era of warring tribes.

The Yes on NH 1 Committee was able to raise about \$16,000 which resulted in an internet presence with 35,440 Facebook users, three Sunday newspaper ads and 30,000 palm cards. In addition, ads on WMUR and 500 yard signs urging a "yes" vote were part of the mix.

In the end, Yes on NH 1 worked hard in getting the word out, especially since Massachusetts TV was confusing us with Yes on 1 in Massachusetts that had to do with nurse staffing levels. It failed.

The end result is an Amendment to our Bill of Rights that restored Government accountability to the taxpayers. The 83% approval was 406,685 yes and 84,337 no votes.

*Chuck Douglas
For a free press, je suis
Charlie*

SCHOOL ANTI-BULLYING PROGRAM HELD

Bow Memorial School and Rundlett Middle School in Concord recently had the opportunity to experience the nation's most unique and effective anti-bullying program. Sweethearts and Heroes brought a powerful and timely message to hundreds of students in the Capital area, speaking to BMS and RMS faculty members at the end of the school day, and then to parents in the community early that evening.

"Tom and Rick were absolutely awesome. They were great with our kids and their presentation was tremendously powerful. I truly enjoyed all phases of the very full day. I can't say thank you enough." said Principal Adam Osburn of Bow Memorial School.

Sweethearts & Heroes is co-developed by Tom Murphy, a former professional MMA fighter and Ultimate Fighting Championship (UFC) veteran from St. Albans, Vt., and Jason Spector, an educator and coach in Glens Falls, N.Y. Sweethearts & Heroes has caught on nationwide because it emphasizes an action-based approach — going beyond awareness — to an issue that affects schools, neighborhoods and individuals.



6th grader, Jameson Smith speaks with Rick Yarosh.

Rick Yarosh, a retired sergeant with the U.S. Army — injured in Iraq with burns over most of his body — gives a message about overcoming adversity and turning a negative situation into a positive one.

David Hodgkins of Echelon Financial Services and Echelon College, located here in Bow sponsored this event. Said Hodgkins: "Sweethearts and Hero's had a significant impact on me after being introduced to them at a company workshop.

Having experienced a school shooting at Concord High School back in 1980's, along with the devastation it brought to my friends, school and community; this is a program I think every school should be aware of, and participate in. I have had the opportunity to see several presentations by S&H and each time the memories flood back to that day in high school. I remember the young man involved in the shooting at Concord High School as if it were yesterday, and my thoughts always seem to focus on -how?- even then we all knew somehow something wasn't right with that young man. But we just didn't know how to help him. None of us could begin to imagine the pain and torture that young man must endured to turn to such a final and devastating solution."

Jason Spector said: "We offer a unique perspective on bullying and leave audiences with an A-B-C action plan to fight it. Bullying isn't the problem. Bullies have been around forever. The problem is we don't have enough Sweethearts and Heroes in the world."

For more information on Sweethearts & Heroes, visit:

www.sweetheartsandheroes.org



From left: Tom Murphy, Dylan M. Payea, David Hodgkins, Catherine Parker, and Rick Yarosh



The Community Players to present **ANNIE**

Friday, November 16th
and Sunday, November 18th

The Annie—star of the show—is
Madelyne Winch, a Bow resident
AND an extraordinarily talented
young actor!



Area Youth to Perform in the Palace Theatre's Upcoming Production of **THE NUTCRACKER**

Caroline White of Hopkinton, Rachel Burkett and Madeleine Paul both of Bow along with a cast of professional guest artists and other area youth to perform in the Palace Theatre's upcoming annual production of the timeless classic, The Nutcracker, in six magical performances November 23rd through November 25, 2018.

Fourteen-year old Caroline White of Hopkinton who attends Hopkinton High School has been cast as Clara, one of the coveted roles in The Nutcracker. Caroline will also be performing the roles of the Mirliton Dancer, a Snowflake in the Snow Scene and as a Flower in the Waltz of Flowers. She will be joined on stage by thirteen-year old Rachel Burkett of Bow performing the roles of Elf, Mirliton Dancer, a Snowflake in Snow Scene and a Flower in Waltz of the Flowers. Fourteen-year old Madeleine Paul of Bow will also perform the roles of Candy Cane, Mouse, Soldier and Maid.

Join us this holiday season as Southern New Hampshire Dance Theater's performing company performs this holiday classic on stage at the historic Palace Theatre with a live orchestra led by world-renown Boston Pops conductor John Williams. For show times and ticket information call the Palace Theatre Box Office at 603.668.5588 or visit www.palace-theatre.org. If you want to see these talented young performers in The Nutcracker call for your tickets today!

A WORD FROM YOUR SELECTMEN

With autumn the Board of Selectmen began the process of creating the budget that will be presented to Town Meeting in March 2019. Yes, the process starts early! That is because of the detail involved and the continuing effort to maintain a high level of services with the lowest possible property tax burden.

Always a concern when budgeting is the ongoing litigation with EverSource, formerly PSNH. The company again rejected our offer of settlement discussions, so we already began our case that will go to trial in 2019. As part of that effort the Board retained another law firm to represent the Town. The firm has deep experience with utility assessment cases and will provide a vigorous defense to the efforts of EverSource to pay less than their fair share of taxes.

THE ARMED CITIZEN

Dogs are supposed to bark, but a North Carolina pet owner knew it was unusual for his dog to do that. So when he was awakened by the noise, he decided to check his dog. Arriving downstairs, he noticed a stranger in his outdoor sunroom. The resident grabbed his smallbore bolt-action rifle and went outside. As he approached, he noticed that the other man was fussing with the doorknob, trying to enter the home. "When I saw that, I instantly put my rifle up at him," the pet owner told local reporters. With that, he ordered the would-be intruder to back away from the house and lie on the ground, where the armed citizen held the man at gunpoint until the authorities arrived. The suspect faces multiple charges, including one count of breaking and entering.

(Statesville Records & Landmark,
Statesville, N.C., 4/11/18)

THOUGHT FOR THE DAY

"Status quo, you know, that is
Latin for 'the mess we're in'"

Ronald Reagan



CLEAN HARBORS GUARANTEES A JOB INTERVIEW to ANY U.S. ARMY SOLDIER INTERESTED in WORKING FOR THE COMPANY

Clean Harbors, on November 1, 2018, guaranteed job interviews for any current or former U.S. Army soldier interested in working for the company. It has a Field Services facility in Bow.

The U.S. Army and Clean Harbors entered into the partnership for Youth Success (PaYS) program following a ceremony at the Clean Harbors headquarters. Clean Harbors, the leading environmental, energy and industrial services provider in North America, employs 14,000 people at more than 400 locations across the United States, Puerto Rico and Canada. Of the 11,600 U.S. employees, nearly 7.5 percent are veterans.



HOLIDAY OPEN HOUSE

Saturday, December 1st
12:00 PM to 2:00 PM


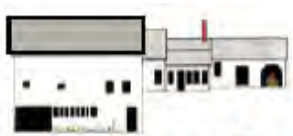
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Have a Safe and Happy Holiday Season



BOW AUTO PARTS HOSTS BOW BUSINESS TO BUSINESS

Al and Sue Lindquist and their two sons, Chris and Kevin, graciously sponsored the Business to Business event on October 24. Now with 40 employees it is an example of growing in Bow. Over 220 cars a month are salvaged for used parts sold across the country.

The business started in 1986 with two employees and has grown because it is the only N.H. Team PRP certified for quality recycled parts. The two warehouses are state of the art and neat and clean.

Customers are auto dealers and body shops who need OEM certified used or recycled parts. (Photos courtesy of Eric Anderson)



Bow Men's Club LOBSTER FEST



On Saturday, October 13th the Bow Community Men's Club hosted Lobster Fest. The annual fundraiser helps the club support scholarships for Bow High School Seniors, Eagle Scout projects for Troop 75 Boy Scouts and other community projects. The Club served over 100 meals consisting of lobster, steamed clams, clam chowder, corn on the cob, and potato salad. We would like to thank all who participated to support the event.



BOYS VARSITY FOOTBALL – QUARTERFINALS

Bow Falcons played the Souhegan Sabers in the Division II Quarterfinals but lost 39 to 21. Prior to that game the 7-2 Falcons were allowing just 6.3 points per game for their opponents.

The opposition capitalized on mistakes, and played more consistently than we did. Still, the team played exciting football all autumn, and though the seniors' careers have ended, they have many great memories of time spent on the gridiron.

DIVISION II GIRLS' SOCCER SEMIFINALS

The game belonged to Bow, but the 1-0 result, and a spot in Sunday's Division II girls' soccer final, went to Hanover's Marauders.

"It's just one of those games where you kind of control the game but you can't quite finish it off," Bow coach Jay Vogt said. "We usually find a way. Today credit to Hanover, they kept us out of the net and they had one opportunity and took advantage of it."

The top-ranked, defending champion Falcons (15-2-1) held significant advantages in possession, shots (17-7) and shots on net (8-1). But like Vogt said, the No. 5 Marauders (14-3-2) made the most of their one shot on net, so now they meet No. 6 Milford in the championship.

"They defended very well, we distributed out of the back, we passed through the middle, but we just didn't finish today," Vogt said.

Taylor Burnham took three free kicks in the second half that summed up the game for Bow. Each one was within striking distance, and each time the junior defender hit the ball it like it would sneak in under the crossbar, but each shot sailed just high.

"They were perfect... just couldn't get one to go in," Vogt said of Burnham's kicks. "It's just one of those games. But we played our best, things just didn't work out for us."

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Happy Thanksgiving

Contact Jon Lamy



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THE ARMED CITIZEN

Women have been buying an increasing number of firearms in recent years, and that trend is starting to make itself felt against those who try to commit criminal acts. In Arizona, for example, a shopper was getting ready to get into her car and drive home. While she was attempting to close the door of her vehicle, a man armed with a hatchet approached her vehicle and demanded that she hand over her keys and get out of the car. The woman drew a sidearm and told the man to back off. Instead, the assailant raised the hatchet. The shopper proceeded to shoot him, holding him at gunpoint until the police and medics arrived. The suspect was hospitalized, and charges were filed.

(Tucson News, Tucson, Ariz., 4/14/18)

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feel right at home.



Rosemary M. Heard, President, CATCH Neighborhood Housing;
Randy Guay, Vice President, Commercial Loan Officer, Merrimack County Savings Bank

Established in 1989, CATCH Neighborhood Housing provides affordable housing and education services for income-qualified individuals and families in Merrimack County. Their goal has consistently been to strengthen the communities they serve by meeting the needs of area residents.

When it came to choosing a bank, CATCH wanted a partner that holds those same values. That's why they turned to Merrimack County Savings Bank. The Merrimack is committed to enhancing the lives of community members through prompt, local decision-making, outstanding service and expert advice. Working together, CATCH and the Merrimack identified banking solutions that really hit home!

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ABA CONSUMER TIPS:

How to Avoid Holiday Spending Headaches

As early Black Friday deals kick off the holiday shopping season sooner than ever, it's important for consumers to develop a holiday spending plan to avoid financial headaches in the future. Sugar River Bank is highlighting seven tips to help consumers minimize their holiday spending debt.

"It's a special feeling to make loved ones happy with the perfect holiday gift or to make donations to charities you care about deeply, but it's also extremely important to spend within your means and avoid stressful debt in the New Year," said Corey Carlisle, executive director of the ABA Foundation. "Mapping out a holiday spending plan and avoiding impulse buys will go a long way toward keeping your finances on track."

Below are seven spending habits Americans should consider to help relieve the financial stress of the holidays:

- **Plan ahead.** Before you start shopping, develop a realistic budget for holiday expenses. Figure out your bottom-line number and set aside holiday cash in increments throughout the year. If you need to use your credit card, think about what you can afford to pay back in January.
- **Keep track of other costs.** Don't forget costs beyond gifts, like postage, gift wrap, decorations, greeting cards, food, travel and charitable contributions. Keep in mind the end of the year is a time when large annual or semi-annual costs like car insurance, life insurance and property taxes arise.
- **Make a list and check it twice.** Keep your gift list limited to family and close friends, noting how much you want to spend on each. If you're donating to charities, factor in the total amount you plan to donate and how much each charity will receive.
- **Shop early and space out purchases.** Avoid shopping while rushed or under pressure, which can lead to overspending. Make sure to compare shop online first, or download an app that lets you compare prices before you buy anything in a store. Before you head to the cashier (or online checkout), make sure your purchase is within the budget you set.
- **Avoid impulsive spending decisions.** Finding a spectacular sale on something you've been wanting can easily throw you off course. Stay strong and stick to your budget. Don't be blinded by limited-time incentives geared toward getting you to spend more.
- **Use credit wisely.** Limit the use of credit for holiday spending. If you must use credit, use only one card—preferably the one with the lowest interest rate—and leave the rest at home. Pick a date when you can pay off your holiday credit card bills, and commit to paying off the balance by that time. Be sure to check statements for unauthorized charges and report them immediately.
- **Save your receipts and get acknowledgements for charitable donations.** Not only will you need receipts for possible returns, you'll need them to keep track of what you've spent and to compare with your credit card statement. Knowing how much you spent will help you plan for next year, too. Keeping receipts or acknowledgement letters for charitable donations is a must if you want to receive tax deductions in the spring.

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ROTARY AUCTION A FUN 50'S NIGHT

On October 20 the Rotary had live and silent auctions with 50's era food and music. The scholarship event was held at the Bow Community Center and raised approximately \$26,800 for scholarships.



Food Committee Members Sandy Eldredge, Betsey Patten and Jeff Kipperman.



EarlyAct members serve Root Beer Floats to attendees – a 50's Treat!



Attendees mingle, eat, socialize, and bid on auction items.

All photos courtesy of Erci Anderson



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Happy Holidays

TIPS TO AVOID HOLIDAY WEIGHT GAIN

by Jim Olson

With the holidays approaching, many of us find ourselves surrounded by festive food and the subsequent concern of weight gain. Studies have shown that the typical American may gain two to seven pounds over the six-week holiday season.

We may also find it harder to maintain our exercise program with all the holiday parties, shopping and travel. In addition, many people have much more stress during the holiday period, which can result in overeating as a “feel good” response.

The best way to avoid gaining weight over the holidays is to eat in moderation, keep a consistent exercise program and try these 10 tips to avoid holiday weight gain.

1. Stick to a regular routine with sleep and exercise. Many times feeling tired or stressed is mistaken for hunger.

2. Watch your alcohol intake. Alcoholic beverages contain “empty calories,” offering little to no nutritional value and contributing to excess weight gain. Try having a seltzer with a lime twist or a glass of water between alcoholic



Jim Olson

drinks to help cut calories and remain well hydrated.

3. Eat a small, healthy meal before party time. It's a common misconception that you will lose weight by skipping meals. The truth is your metabolism slows down causing you to store body fat if calories are too limited for too long. Another negative result is that you are more likely to binge later at night resulting in greater weight gains.

4. Don't stand by the food at the party. You will be less likely to partake in unconscious snacking all night if you instead move, mingle and socialize with friends.

5. If you're hungry at the party, reach for the vegetables (without the dip), fruit or rye crackers. If you do host a party have plenty of water and low-calorie snacks available.

6. Eat slowly. It takes about 20 minutes for the stomach to register a “full” sensation and signal the brain that it's had enough. Slow down and listen to your body.

7. Set goals and keep a food diary. Plan your weekly food intake and calorie count to include those treats or Christmas cookies in your diet—in moderation, of course. Don't totally avoid sweets and holiday food; just plan for it and eat more fruit and vegetables during the week to allow for this. With this plan you can also avoid the guilty feeling afterward that can add to your stress level.

8. Eat protein. Quality protein includes lean meats, seafood,

chicken, turkey, eggs, yogurt and low-fat cheeses. Protein will help you feel full and control your appetite.

9. Stay consistent with your workout routine. Don't fall prey to the excuse that you'll get back on track after New Year's Day or when the weather warms up again. You may need to modify your program for the busy holidays. Do what you can, but keep it up, trying new fitness activities and cross training to keep things fresh and fun. Seek out a professional to help you with your program if you need motivation.

10. Always remain positive. If you do have a “bad” day, don't worry or stress about it. Just get back on track the next day.

Maybe this can be the year your New Year's resolution doesn't include dropping those extra holiday pounds. If I can help you in any way with your fitness please let me know and I would be happy to help you in any way that I can.

Committed to Your Fitness,
Jim

This Holiday, Give the Gift of Fitness

Present this ad and receive...

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1 COMPLIMENTARY FITNESS DIAGNOSTIC

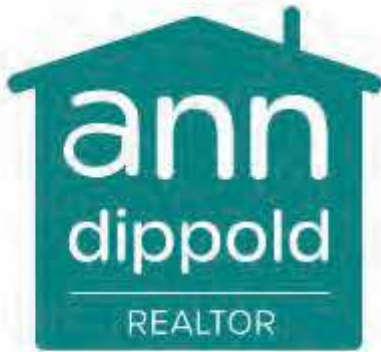
2 ONE-ON-ONE PRIVATE PERSONAL TRAINING SESSIONS

...a great gift for you or for a friend

First time clients only. Expires 12/31/18. Must present this ad.



INDIVIDUAL FITNESS
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LIST WITH ANN - SHE KNOWS BOW



Ann has sold more
homes in Bow in 2018
than anyone else -
She gets results!



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END-OF-THE-YEAR MONEY MOVES

by Dominic Lucente

Here are some things you might want to do before saying goodbye to 2018.

What has changed for you in 2018?

Did you start a new job or leave a job behind? Did you retire? Did you start a family? If notable changes occurred in your personal or professional life, then you will want to review your finances before this year ends and 2019 begins.

Even if your 2018 has been relatively uneventful, the end of the year is still a good time to get cracking and see where you can plan to save some taxes and/or build a little more wealth.

Do you practice tax-loss harvesting?

That is the art of taking capital losses (selling securities worth less than what you first paid for them) to offset your short-term capital gains. If you fall into one of the upper tax brackets, you might want to consider this move, which directly lowers your taxable income. It should be made with the guidance of a financial professional you trust.¹

In fact, you could even take it a step further. Consider that up to \$3,000 of capital losses in excess of capital gains can be deducted from ordinary income, and any remaining capital losses above that can be carried forward to offset capital gains in upcoming years. When you live in a high-tax state, this is one way to defer tax.¹

Do you want to itemize deductions?

You may just want to take the standard deduction for 2018, which has ballooned to \$12,000 for single filers and \$24,000 for joint filers because of the Tax Cuts & Jobs Act. If you do think it might be better for you to itemize, now would be a good time to get the receipts and assorted paperwork together. While many miscellaneous deductions have disappeared, some key deductions are still around: the state and local tax (SALT) deduction, now capped at \$10,000; the mortgage interest deduction; the deduction for charitable contributions, which now has a higher limit of 60% of adjusted gross income; and the medical expense deduction.^{2,3}

Could you ramp up 401(k) or 403(b) contributions?

Contribution to these retirement plans lower your yearly gross income. If you lower your gross income enough, you might be able to qualify for other tax credits or breaks available to those under certain income limits. Note that contributions to Roth 401(k)s and Roth 403(b)s are made with after-tax rather than pre-tax dollars, so contributions to those accounts are not deductible and will not lower your taxable income for the year. They may, however, help to

strengthen your retirement savings.⁴

Are you thinking of gifting?

How about donating to a qualified charity or non-profit organization before 2018 ends? In most cases, these gifts are partly tax deductible. You must itemize deductions using Schedule A to claim a deduction for a charitable gift.⁵

If you donate publicly traded shares you have owned for at least a year, you can take a charitable deduction for their fair market value and forgo the capital gains tax hit that would result from their sale. If you pour some money into a 529 college savings plan on behalf of a child in 2018, you may be able to claim a full or partial state income tax deduction (depending on the state).^{2,6}

Of course, you can also reduce the value of your taxable estate with a gift or two. The federal gift tax exclusion is \$15,000 for 2018. So, as an individual, you can gift up to \$15,000 to as many people as you wish this year. A married couple can gift up to \$30,000 in 2018 to as many people as they desire.⁷

While we're on the topic of estate planning, why not take a moment to review the beneficiary designations for your IRA, your life insurance policy, and workplace retirement plan? If you haven't reviewed them for a decade or more (which is all too common), double-check to see that these assets will go where you want them to go, should you pass away. Lastly, look at your will to see that it remains valid and up-to-date.

Should you convert all or part of a traditional IRA into a Roth IRA?

You will be withdrawing money from that traditional IRA someday, and those withdrawals will equal taxable income. Withdrawals from a Roth IRA you own are not taxed during your lifetime, assuming you follow the rules. Translation: tax savings tomorrow. Before you go Roth, you do need to make sure you have the money to pay taxes on the conversion amount. A Roth IRA conversion can no longer be recharacterized (reversed).⁸

Can you take advantage of the American Opportunity Tax Credit?

The AOTC allows individuals whose modified adjusted gross income is \$80,000 or less (and joint filers with MAGI of \$160,000 or less) a chance to claim a credit of up to \$2,500 for qualified college expenses. Phase-outs kick in above those MAGI levels.⁹

See that you have withheld the right amount.

The Tax Cuts & Jobs Act lowered federal income tax rates and altered withholding tables. If you discover that you have withheld too little on your W-4 form so far in 2018, you may need to adjust your

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withholding before the year ends. The Government Accountability Office projects that 21% of taxpayers are withholding less than they should in 2018. Even an end-of-year adjustment has the potential to save you some tax.¹⁰

What can you do before ringing in the New Year?

Talk with a financial or tax professional now rather than in February or March. Little year-end moves might help you improve your short-term and long-term financial situation.

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

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SNOWMOBILE CLUB MEETING DATES SET

THE BOW PIONEERS SNOWMOBILE CLUB is a non-profit organization established in 1972 to promote the fun of family enjoyment of all season trails. Our trail system is maintained in the towns of Bow, Dunbarton, Concord and Hopkinton. From spring to the first snow, all are invited to use the trails for snowshoeing, cross country skiing, snowmobiling, hiking, horseback riding and mountain bike riding only. In the fall, club members, and non-members come together to work on the trail maintenance. This fall our signage project is in full swing and we need volunteers. The fellowship of our community working together will enhance the enjoyment of living in Bow.



Club General Membership meetings are held at 7:00 PM on the third Thursday of each month from September to April. All club members and others are welcomed. If you are not a member and are interested in joining the club, memberships are available at the General Meeting. The meeting is held at the Old Bow Town Hall, which is located at 91 Bow Center Road. Monthly Trail Meetings are held at 7:00PM on the second Wednesday of each month at the Old Bow Town Hall. Everyone is welcome. All members' input is necessary

to make our trail system the best it can be. Any and all donations are always appreciated to the Bow Pioneers Snowmobile Club, PO Box 1772, Concord, NH. 03302.

www.bowpioneers.org

TURKEY TROT

BOW POLICE ASSOCIATION



**THANKSGIVING DAY
THURSDAY, NOVEMBER 22nd
8 AM START at BOW HIGH SCHOOL**

Registration **\$30.00** per person
(under 12 \$10)

Pre-registrants receive a free sweatshirt (no kids sizes)

Preregistration ends Monday, November 19th at 5 PM

*Registration and payment on-line at:
www.runreg.com/bow-police-association-5k-turkey-trot*

*Race packet pickup and on-site
registration at the Bow Police Department
November 21st from 7 AM to 4 PM*

*Prizes will be awarded to the top
male and female finishers.*



Travel Talk – Tuckaway Tavern

by Chase Binder

Bud and I enjoy a great meal out with friends. Oh, we don't classify ourselves as foodies, gourmands or connoisseurs of the latest trends in food and drink by any stretch. We just like to gather 'round a table with pals, begin the chat-fest and dig into food that's good enough for everybody to go wide-eyed and silent when the first forkful hits the taste buds. Yum!!

We shouldn't have been surprised to find that Tuckaway Tavern and Butchery in Raymond fits the bill. After all, a quick glance at their website (www.thetuckaway.com) illustrates award after award...after award. They've even been featured on The Phantom Gourmet.

Awards might get us in the door, though, but a place has to deliver that "je ne sais quoi" to really get our attention. Tuckaway had us at hello. When we walked in the door staff was in the process of hanging a spooky Halloween goblin from the ceiling. They were all smiles and giggles, said welcome and suggested we take a spin around the butchery while they got our table ready.

Turns out that the tavern is just one aspect of the business. The Butcher Shop, a convenient few steps from the hostess's podium, has an immediate wow factor. Gleaming glass cases stretch on and on, filled not only with



Chase Binder

the best-looking cuts of meat and poultry you have ever seen (and I do mean ever!), but also home-made chicken salad, their iconic marinade steak tips, freshly ground steak and ready-to-cook burgers, delightfully plain or seasoned with fresh ingredients ranging from garlic and basil to jalapenos and mozzarella. And get this—they have an entire section of hand-crafted sausages!

But wait...there's more! The walls in The Butcher Shop are chock full of gourmet items to inspire even the most timid cook. If you can make it past all this, you'll find The Craft Beer and Wine Shop—fully loaded, as they say, with local and hard-to-find beers and wines.

Now back to our meal! We only had time to buy a few things

before they showed us to a great round table (my favorite configuration for dinner conversation among 6-8 friends) and introduced us to our server. She was patient, welcoming and wonderfully helpful with the fun and slightly edgy menu—think items named Turkey Balls or a flagship burger called The Whole Tuckin' Farm.

I'll cut right to the heart of things. Bud went for the 16-oz Boneless Rib Eye at \$22. Bud was born and bred in Omaha, Nebraska, and has "meat-lover" hard wired into his DNA. He said it was the best rib eye he had ever had—and he did mean ever! He couldn't eat it all and carried home the doggie bag like it was precious cargo. I went for the Petite Filet Mignon at \$24—if you can call 8 oz. petite. Not only was it superb, but the chef knew exactly how to do my "Pittsburg or Black and Blue" order—charred on the outside and rare, rare, rare on the inside. I'll just say one word: perfect! The rest of us ordered items ranging from the steak tips to ground steak and the table had smiles all around.

Some might call this a restaurant review, but I'll beg to differ. First, restaurant reviews are bit outside my wheelhouse. Secondly, Tuckaway isn't just a place to grab a meal. It's a destination. We'll go back for sure!



IF YOU GO

Tuckaway is immensely popular. They **do not** take reservations.

SOME STRATEGIES:

Visit their info-rich website **www.thetuckaway.com** before you go.

Call 244-2431 to get the scoop on specials like 2-for-1 lobster roll day.

Arrive mid-week 2-3 for late lunch/early dinner for best chance of minimal wait.

Plan to shop while you wait (they refrigerate food while you eat) or just bring your Kindle.

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"FOR THE LOVE OF MUSIC: A TRIBUTE TO TIMI YURO"

Submitted by "The Music Lady"

Who, you might ask, is this month's featured musician, Timi Yuro?

To put her talent and her legacy in perspective, she was Elvis Presley's favorite singer. She collaborated with Willie Nelson on several recordings. She co-wrote a few songs with Burt Bachrach, she made a recording with Johnny Ray, and she opened for Frank Sinatra in Las Vegas. She was often referred to as "the little girl with the big voice".

Maybe it will jog your memory of Timi Yuro when you think back about some of her biggest hit recordings. Her first hit song was in 1961, when at age 21 she recorded "Hurt". This was followed by "What's A Matter Baby", "Smile", "I Apologize", "All Alone Am I", "I Believe", and many more. She performed in venues from London to the Netherlands to the USA. She had a powerful, deep, almost masculine contralto voice and sang with a heartfelt, soulful style, often with the occasional sob or chuckle. Her emotion drew you in. You felt the words of her songs right along with her.

If this rings a bell in your memory, listen to a few of her YouTube's and you'll hear why she has had a lasting effect on the American popular music stage. Maybe you'll agree with Elvis Presley. Timi Yuro might be one of the most overlooked and under-rated singers of her generation. She was a uniquely accomplished singer and songwriter. She died in 2004 of throat cancer. We remember you today, Timi Yuro.



BOW GARDEN CLUB

by Joyce Kimball

BLUE STAR MARKER DEDICATED AT NH VETERANS CEMETERY

BOSCAWEN- Members of the Bow Garden Club joined their fellow New Hampshire Federation of Garden Clubs, Inc. (NHFGC) members in the dedication of a Blue Star Memorial Marker at the NH State Veterans Cemetery on Sunday, October 21st. In addition to members from the Bow Garden Club and their fellow NHFGC members, Blue Star Families, veterans and other guests were in attendance. The Salem High School Air Force Junior ROTC Color Guard presented the Colors prior to the dedication which was held in the cemetery's chapel. Speakers for the event were Susan Miner of the Atkinson Garden Club, NHFGC Blue Star Memorial Project Chairman; Andrea Little of the Garden Club Federation of MA, National Garden Clubs' Inc. Blue & Gold Star Families Memorial Marker Chairman; Karen Thurston, NH Blue Star Families Chairman; Jane Hirsch, Special Assistant to NH Governor Christopher T. Sununu who read a citation from the Governor; and Joyce A. Kimball, a Bow Garden Club member and 2017-2019 President of the New Hampshire Federation of Garden Clubs, Inc. Blue Star Memorial Project Chairman Susan Miner officiated.

Following the dedication, the Color Guard lead the attendees to the cemetery's Memorial Way where the Blue Star Memorial was unveiled. Blue Star Memorials first came into being at the close of World War II when National Garden Clubs, Inc., like other public-spirited groups were seeking a suitable means of honoring our service men and women. The inscription on the marker reads: "A tribute to the Armed Forces who have defended the United States of America" and "Sponsored by the New Hampshire Federation of Garden Clubs, Inc." The cost of the marker was fully funded by donations received from NHFGC member garden clubs and individual members.

The New Hampshire Federation of Garden Clubs, Inc. is a non-profit organization of individual garden clubs operating independently throughout New Hampshire. "The New Hampshire Federation of Garden Clubs, Inc. provides education, resources and statewide networking opportunities for its members to promote the love of gardening, floral design, civic beautification, and both civic and environmental responsibility."



From left: Andrea Little, NGC Blue & Gold Star Families Memorial Marker Chairman; Susan Miner, Blue Star Memorial Project Chairman; Joyce Kimball, NHFGC President; Susan Hinkel (VT), New England Garden Clubs, Inc. Director.



BGC President Beverly Gamlin (left) poses with Catherine Wittliff, BGC Community Services Chairman, pose at the garden club's table prior to arrival of candy-seekers.

Insects In the Garden

Candy and "bugs" (with a few rubber rodents thrown in) were abundant on the garden club's Halloween table at the recent Town Halloween Party. The "Trick or Treaters" were enthralled with all the spiders and other creepy-crawlers they found sitting among the baskets of candy treats donated by members of the garden club; many just could not resist picking up one of the rubber rats or mice to scare their siblings, parents—or themselves! The design team for the garden club's Halloween Table this year were Catherine Wittliff, Sally Jenkins, Brenda Epple, Margaret Leary, Sue Mosley and Bethany Page. They also "worked" the table, greeting the costumed crowd, joined by Beverly Gamlin and Joyce Kimball..



POINSETTIA PICKUP

The beautiful poinsettia plants that you recently ordered from Bow Garden Club members will be available for **"Customer Pick-Up"** at the Old Town Hall, 91 Bow Center Road on Saturday, December 1st. (Unless you made other arrangements with the seller). Please make a note in your calendar to come in to pick them between 9 a.m. and noon !

The Bow Garden Club appreciates your continuing patronage, allowing us to continue our civic beautification efforts and to fund our Bow High School Scholarship. Thank You !!!

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Learning for the fun of it!

What's Happening in OLLI?

By Jacki Fogarty

Nat King Cole has begun to croon "It's that time of year..." and we are starting to plan our gift-giving. What do you give Mom, Dad, Grandma, and Grandpa? "Please, no more dust collectors," plead the ladies. And you know darn well that the gentlemen are running out of drawer space to shove the latest gadgets they receive and don't use.

OLLI at Granite State College has an idea. An annual membership, cost \$40/year, covers two terms with full access to:

- Member-discounted courses, either classroom-based or field trips to local venues
- Free events such as "Mug 'n' Muffin" get-togethers, Game Days, course previews
- Volunteer opportunities – OLLI can make great use of seniors' skills from party planning to spreadsheets to teaching a class
- Interaction and discussion with active, engaged contemporaries who have experienced life

Timing is great. After all the gifts are opened and the holiday decorations are packed away, the OLLI Spring Catalog makes an appearance in the second week of January. A Spring Term kickoff event is held January 9, class registration begins February 1 and classes begin mid-February.

As usual, the Spring term will have several classes in the history, current events and politics categories – these are member favorites. In the current term, ending December 15, OLLI members have enjoyed courses about the Supreme Court, Midterm Elections, Holocaust, Concord During the Great War, Boston Massacre, the Orphan Train, Immigration as well as a tour of the Molly Stark House.

Following up on member requests for more arts and crafts courses, this fall OLLI members have learned bookbinding, pastel painting, needle felting, photography, creating fabric collages and weaving a tote basket. Performing arts courses included a live performance of '60s and '70s rock music, tours of the Audi and the Capitol Center and instruction in Irish dancing.

Technology courses included instruction in Excel, Windows and using an iPad/iPhone. Rabbi Robin Nafshi described being a rabbi in a small community, Sebastian Lockwood offered the stories of Sinbad the Seaman, Barrett Rock discussed climate change in the Trump era and Chief David Ferland taught forensics.

Several hiking classes took members outdoors as did a cruise on the Sunapee. A study of the first two films in The Godfather trilogy and the "Mount Rushmore of American Authors" and so many more made up the 70+ courses in Concord and, of course there were more than a hundred others offered in our Manchester, Conway and Seacoast learning sites.

The Spring term promises at least as much variety with repeats of some favorite courses and a large number of new courses and presenters. A team of volunteers has done an exceptional job of recruiting volunteer presenters and coordinating schedules to produce a 17 week term of courses ranging from one class to six (once a week) – all non-academic "learning for the fun of it." There are no tests, grades or homework. An OLLI membership can be a life-changer for anyone over age 50. Gift memberships can only be purchased by calling the OLLI office, but information about OLLI is available online at olli.granite.edu.



Members enjoyed a cruise on Lake Sunapee in October.

OBITUARIES

AIDAN JAMES STEWART

Aidan James Stewart, 5 years old, passed away on Saturday October 13 2018, at Johnson City Medical Center in Tennessee following a brief, unexpected illness. Aidan was born on November 20, 2012, to Zachary and Sasha (Jones) Stewart in Johnson City Tennessee. Zachary was born and raised in Bow, New Hampshire.

Aidan had just started kindergarten at Cherokee Elementary School and was loving school and life. Aidan was an inquisitive, caring and compassionate young man who loved all animals especially birds and dogs. Aidan would often be seen with his bird book watching and identifying the birds at his feeder and in the trees at home. He enjoyed the outdoors, but was especially fond of walks and exploring in the woods with his family in both Tennessee and New Hampshire.

Halloween was Aidan's favorite time of the year and he loved to help decorate the home and go Trick or Treating. Aidan's special New Hampshire treat was to have fires in the pit at Nannie's and Grampy's to pop Jiffy Pop popcorn.

In addition to his parents, Aidan is survived by his brother Ezra and sister Kiera, Uncle Keith and partner Ava Van Ginhoven of Johnson City, Uncle Joshua and Aunt Jordan Stewart of Bradford, New Hampshire, Uncle Nathaniel Stewart of Bow, Grandparents David and Doris Jones of Johnson City, Grandparents Brenda and Mark Stewart of Bow, Great Grandparents Roy Harmon of Johnson City, John Jones of Gray Tennessee and Josephine Ward of Houlton, Maine.

Zachary and Sasha have asked that any memorial contributions can be made to: Cherokee Elementary School Library Fund (Call 423-434-5281 for details) or to the Washington County/Johnson City Animal Shelter, 3411 N. Roan St., Johnson City, TN 37601.

BARBARA LOUISE HOUGHTON

Barbara Louise Kirby Houghton, 88, and a longtime resident of Bow for 68 years, died Friday October 12th at the Epsom Healthcare Center after a period of declining health. She was born in Medford, MA, the daughter of James and Laura Kirby. She moved to Concord with her family at an early age, and attended Concord schools, graduating from Concord High School Class of 1949.

Barbara married Ralph Houghton in 1950 and they shared a wonderful life together, until Ralph's death in 2007. They traveled to many places in the world, and visited almost all 50 states in the United States. Barbara was an excellent homemaker and a wonderful cook, and many of her recipes will live on through her daughter, daughter-in-law, great granddaughter and friends.

Barbara was a person of great faith and was looking forward to the day she would be with her Lord and Savior, and reunited with Ralph and other family members. "Surely, goodness and mercy shall follow me all the days of my life, and I will dwell in the House of the Lord forever."

She is survived by her 2 children; daughter Kathy Houghton and partner Harry "Butch" Burgess of Meredith, son Larry Houghton and wife Darlene of Bow, one grandson; Michael Brochu and wife Melissa, and 2 great-grandchildren; David Brochu and Madison Brochu, all of Alsip, Illinois; and her sister-in-law Priscilla Chickering of Greenville, SC.

In lieu of flowers, a memorial donation can be made in her honor at your local SPCA or to CRVNA Hospice, 30 Pillsbury St, Concord NH 03303.



BAKER FREE LIBRARY NEWS

by Lori Fisher



FREE COMMUNITY YOGA CLASSES ON 12/1 & 12/2

Due to a collaboration with Yoga NH (Dover, NH), 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 December will be the first Saturday and Sunday of the month, 12/1 & 12/2. Classes will be held in the Library's Merrimack County Savings Bank Room in the Lower Level. Because these classes are being held outside of library operating hours, participants will need to enter through the Lower Level door near the handicapped parking and ramp. Please register in advance by contacting Lori Fisher at 224-7113 or lori@bakerfreelib.org. Thank you to Yoga NH for giving back to the Bow community as part of their paid use of our facilities for events and workshops! If this is your first time attending our community classes, please arrive by 8:45 am so that you have time to fill out the liability waiver and get set up. Namaste!

2018 GIVING TUESDAY AND LIBRARY ENDOWMENT FUND CAMPAIGN

The Library Trustees and Foundation directors are preparing to launch their 2018 annual endowment fund campaign that will benefit Bow taxpayers and help sustain the library for the future. An endowment fund is an investment fund where the Foundation would make regular withdrawals of capital to fund specific library initiatives. This year we will begin an endowment fund starting on Giving Tuesday, 11/27/18. This is the Tuesday after Thanksgiving, and marks the beginning of the season of charitable giving. Our goal between Giving Tuesday and 12/31/18 is to raise \$10,000, with all monies to be invested in an endowment fund by the Foundation. Eventually, this should help off-set a portion of the tax burden of library services on Bow residents. Stay tuned for more information on the upcoming Giving Tuesday campaign and how you can help! Questions? Email Lori Fisher at lori@bakerfreelib.org.

10TH ANNUAL HOLIDAY GIVING TREE

Are you looking for a unique and meaningful way to give back to the Bow community this holiday season? Or are you interested in making a cash donation before the end of 2018 for a tax deduction? Please consider helping the Library this fiscal year 2018/19 through our 10th annual Library Holiday Giving Tree beginning on Monday 11/26 and continuing through Monday 12/31. White tags with red dots on the tree indicate specific items we would like for the circulating collection, or list donation amounts that would support this year's classes & events. White tags with blue dots are for donations to the BFL Foundation Endowment fund. White tags with green dots will help support the Friends of the Baker Free Library Museum Pass program. **All donors will be recognized on the tree with a red paper ornament (which can be labeled "anonymous"), and cash donors will receive a letter of acknowledgment if the amount is over \$50.** Thank you in advance for your generous support! Questions? Contact Lori Fisher, Director, at 224-7113 or lori@bakerfreelib.org

LIBRARY CLASS/EVENT HIGHLIGHTS

Wellness Wednesday – Self-care for Busy People: Wednesday 11/14, 6:30 pm. We think of stress as being caused by negative things, but even positive events can be stressful. As we approach the holiday season, too much of a good thing can be a source of stress that isn't good for anyone. Join presenter Annette Watson for tips and techniques for stress management that you can use on-the-go. Annette is a Bow resident, a holistic RN, yoga teacher, and therapist. Registration required – call 224-7113 or email info@bakerfreelib.org.

POLAR EXPRESS HOLIDAY PARTY: Sat 12/8, 11 am. Wear your pajamas and hop on board for a read-aloud of The Polar Express by Chris Van Allsburg! After the story, enjoy a cup of hot chocolate while playing and crafting with your friends. Don't forget to bring your wish list - you'll get to meet Sana Claus himself! No registration required, but supplies are limited.

FRIENDS OF BAKER FREE LIBRARY

The Friends of the Baker Free Library will hold their next donation day on Saturday 11/24 from 10 am to 2 pm. Questions? Email info@bakerfreelib.org.

UPCOMING LIBRARY CLOSURES

The Library will **Close Early** Wednesday 11/21, and **remain closed** on Thursday 11/22 and Friday 11/23, for the Thanksgiving Holiday. We'll re-open on Saturday 11/24 for regular hours, 10 am to 4 pm.

www.bowbakerfreelib.org
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ADDRESS	BR/BA	SQFT	ACRES	PRICE
251 Fire Pond Road	3 BR / 1 BA	1,352	0.60	\$175,000
93 Meadows Drive	2 BR / 2 BA	1,152	N/A	\$59,000
46 Edgewood Drive	2 BR / 2 BA	1,344	0.23	\$75,900
183 Deer Path	3 BR / 2 BA	1,568	N/A	\$95,000
139 Rolfe Pond Road	2 BR / 1 BA	1,089	0.69	\$164,900
409 Park Avenue	3 BR / 1 BA	1,125	0.53	\$180,000
248 Clement Hill	3 BR / 1 BA	1,119	0.45	\$190,000
307 River Grant	2 BR / 2 BA	1,320	N/A	\$192,000
255 Rolfe Pond Drive	1 BR / 2 BA	798	0.50	\$205,000
970 Hopkinton Road	4 BR / 2 BA	2,248	0.65	\$220,000
154 Woodwells Garrison	3 BR / 2 BA	1,694	0.37	\$260,000
676 Dolly Road	3 BR / 3 BA	2,434	3.00	\$287,000
318 Dustin Road	3 BR / 2 BA	3,232	3.30	\$297,500
43 Watchtower Road	3 BR / 3 BA	3,162	0.96	\$374,900

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Welcome to the Hopkinton - Contoocook TOWN CRIER!

by Kathleen Butcher

- **STOP BY THE CONTOOCCOOK FARMERS' MARKET** - at Hopkinton Town Hall on Saturday to stock up on goodies for your Thanksgiving dinner. Open 10-1. SNAP/EBT accepted. For more information, visit facebook.com/ContoocookFarmersMarket.
- **THURSDAY, NOVEMBER 15** - Hopkinton School Board Meetings, Harold Martin School, Pre-School Room 111, 5:30 p.m. A tour of Harold Martin School will be given at 5:00 p.m. Discussion: Possible approaches to address the overcrowding at Harold Martin School. Thursday, November 29, Maple Street School, Cafeteria, 5:30 p.m. A tour of Maple Street School will be given at 5:00 p.m. Discussion: Deferred Maintenance - District Wide.
- **SATURDAY, NOVEMBER 17** - Volunteer Wood Day at the Sean Powers Wood Bank (at the Hopkinton-Webster Transfer Station) starting at 9am. Trucks to transport, Loaders and Stackers are welcome to join us. Hardwood donations are still welcome. Questions? Call 568-2783.

- **MONDAY, NOVEMBER 19** - 7th Annual Shed A Light on Bullying The Hopkinton Family Support team and Hopkinton Middle and High Peer Outreach Clubs will be sponsoring a candlelight vigil to shed a light on bullying. The vigil will begin at 6:30 p.m. at Hopkinton Middle and High Schools and Maple Street School. Participants will then proceed to The Jane Lewellen Bandstand, Contoocook.
- **THE TOWN LIBRARY** is in temporary quarters in the lower level of the Slusser Center. The library will be open Tuesday through Friday from 10am to 430pm. A small circulating collection of books, movies, audiobooks and children's materials is being maintained. You can also check out discounted or free passes to the NH museums; the Peabody Essex Museum in Peabody MA and to the Boston Museum of Fine Arts, Children's Museum and the Museum of Science. All online services continue to be available, as is InnerLibrary Loan. The following libraries have have volunteered for residents to use their library while our library is closed: Bow, Concord, Henniker, Webster, Hillsboro, Dunbarton, Warner, New England College, and Weare. Please have your library card or proof of Hopkinton/Contoocook residency. For assistance call 746-3663 or email info@hopkintontownlibrary.org.
- **SENIOR LUNCH WEDNESDAYS** at 12 noon at the Slusser Senior Center. Suggested donation \$4.00.
- **HOPKINTON LIBRARY STORY TIME** are on Tuesdays at 1 PM and Wednesdays at 10:30 AM for children 3 (ish)-5 (ish) and a caregiver. Laptime will be held Fridays at 11am for chicken birth to 2 1/2. Siblings are welcome to join the fun!



HOPKINTON GIRLS ARE DIVISION II SOCCER CHAMPIONS

By ALEX HALL New Hampshire Union Leader

Hopkinton girls’ soccer coach Mike Zahn had a simple message for his players heading into overtime in the NHIAA Division III championship game. The Hawks’ first-year coach told them if they utilized the controlling style they played all season, they would score.

Fourth-seeded Hopkinton wasted little time proving Zahn right.

Freshman Jessie Carney scored a rebound goal 2:11 in overtime to lift the Hawks to a 2-1 victory over Stevens of Claremont Sunday at a packed Bank of New Hampshire Stadium.

Stevens senior goalkeeper Kaitlyn Chambers made a punching save following a corner-kick strike by Hopkinton’s Ellie Morrall. Carney then got her leg on the ball through the crowd inside the penalty box and put home the game-winner from point-blank range.

Hopkinton senior goalie Amelia Bassett made four saves.

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Nov 30th * Dec 1st * Dec 2nd

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Sunday 10 am - 5 pm

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HOPKINTON POLICE LOG

TOWN OF HOPKINTON POLICE DEPARTMENT

OCTOBER 2018 STATS

Arrests - 2 Accidents - 6 Traffic Stops - 419

ARREST LOG

- 10/31 Christopher Parker, 35, 37 Carriage Lane, Hopkinton, was arrested on warrants.
- 10/31 Brian Pike, 29, 2 Twist Hill Road, Dunbarton, was arrested on breach of bail conditions.

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DO UNTO OTHERS...

By Donna Deos



Do Unto Others...

... As you would have them do unto you. That's a familiar quote, now isn't it?

Why would I bring this up now? Well, because as I write this it is just prior to the mid-term election. Yes, I do prefer to stay out of the political fray, however, as we know from 2 years ago – it got pretty ugly and has seemed to stay there. So, when you read this, the elections will be over, but no matter which way it goes, I think we all need to remember the golden rule listed above.

Let's face it, people are people. We come to be how we are through the lives we've led up until this point. Each and every one of us is unique. Sure, sometimes we can fall into groups or categories, but in that space we are still our own unique selves.

So, when you look at others, try not to judge. Try to just be a kind human being looking at another kind human being. Treat them with kindness as you would want them to do to you. Treat them with compassion as you would want them to do to you. Treat them with respect, positivity and loving thoughts and actions, as you would want them to do to you.

Sure, they may think, act and believe in ways that you do not. That does not make them wrong, bad, evil, stupid or anything less than what you are. They are just different than you. Treat them as you would want them to treat you.

We all have friends who we get to know, we enjoy them, we really admire them and we come to love them. Then, one day we find

out they vote the opposite of what we do. Oh no, too late. We are already invested in them. Yikes! What will we do? Well, they made the same discovery at the same time that you did. How did they treat you - any differently? If yes, maybe you don't want to be their friend. If no, then there you go. This is another person who treats you as they would want you to treat them. Be the friend you would want to have.

Okay, it's that simple. Do unto others as you would have them do unto you.

Until next month, take good care of yourself and those who do not think, act or believe as you to.

All my best,
Donna

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MURDER MYSTERY PLAY & DINNER

The Bow Mills United Methodist Church, 505 South St., Bow, NH presents *"And The Old Man Died"* play and dinner on Friday, November 16, 2018 at 6:00 PM, and Saturday, November 17, 2018 with two shows: 12:00 noon and 5:00 PM.

The audience will be challenged to solve the "who done it," and a delicious meal will be served.

TICKETS: \$20/Adults; \$7/kids and 5 and under free (includes dinner, show and clues.) Reservations Required. Call 603-225-3219 or 603-496-4534.

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Thursday Dec. 13th

Saturday Dec. 22nd

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Here's to another year of giving thanks for all our blessings.

Happy Thanksgiving wishes for everyone!

Hope this season is filled with lots of happiness and joy, wealth, and prosperity. May your home be filled with love on this wonderful occasion.



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FINANCIAL SELF-DEFENSE: HOW WILL YOU PAY FOR LONG-TERM CARE?

BY BEN KINIRY, ESQ.

What will you do if your spouse or other loved one's health declines to the point of needing nursing care, either in the home or the community? Are you cognizant of how much it costs to pay for twenty-four hour care? The reality is nursing care costs can be in excess of \$13,000 per month. What financial position will a long-term care stay leave your spouse and other loved ones? How will you pay for care when you or your loved one runs out of assets?

The Medicaid program is the answer for many families. The following paragraphs explain what you should know about the Medicaid program as a starting point. The following paragraphs were taken from a writing by the National Academy of Elder Law Attorneys, Inc. (NAELA).

What Does Medicaid Cover?

Medicaid is a joint federal and state program that provides payment for medical care for persons unable to pay. Medicaid covers physicians' services, hospital care, supplies and other necessary services once a person has been made eligible for the program. It also pays for the expenses of long-term care in a nursing home.

The Medicaid program is administered independently in each state. While the basic eligibility standards are the same throughout the United States, there are significant differences between the state Medicaid programs.



Despite these differences, eligibility is generally based upon the amount of assets a person has along with the income that the person receives. Eligibility is determined at state Medicaid offices and, in the case of married individuals; the assets and income of both spouses are considered in the determination process.

It is important to distinguish between Medicare and Medicaid. Medicare is an insurance program providing payment for medical needs for persons 65 and over and for certain people with disabilities. All persons 65 and over, regardless of financial resources or income, are eligible for Medicare. Medicare and Medicare supplemental insurance, however, provide very limited coverage with regard to the cost of long-term care in nursing homes. These non-covered services must be paid privately by the individual, unless the individual has coverage under a long-term care insurance policy. Medicaid, on the other hand, pays for medical



needs for those of any age that have been determined to be eligible. In fact, a person with limited income and resources who has Medicare coverage may also qualify for Medicaid benefits.

Eligibility for Long Term Care

Medicaid is considered to be one of the most complex laws of the United States and, further complicating matters, each state has a different version of Medicaid. Many Elder Law attorneys have carefully studied the Medicaid statutes and regulations and are able to assist clients.

Medicaid is often of importance to middle-income Americans because Medicare does not cover the costs of long-term care for illnesses such as Alzheimer's disease or paralysis caused by a stroke. Most people who need such care for extended periods will eventually deplete their assets and become unable to pay the costs of their care.

At such time Medicaid is available to pay the difference between their income and the actual costs

of care provided in a nursing home, including room and board, as well as physicians' care, hospital care and all other reasonable necessary medical expenses. Medicaid covers the costs of such care in nursing homes, adult care homes, hospices, and, in appropriate cases, in the individual's own home.

If faced with the possibility of such long-term care expenses, there are certain rules that you should be aware of:

- In determining eligibility for Medicaid payment for long-term care expenses, the eligibility team will review the individual's actual need for care, the person's available resources (including life insurance and retirement plans) and income received from any source. In some states, if monthly income exceeds a certain amount, then the individual is ineligible for Medicaid, even though the individual's long-term care expenses exceed his or her income.

- In determining eligibility, a person will be disqualified from Medicaid for gifts made within the previous few years.

- In determining eligibility for one spouse, the assets and income for both spouses are considered, regardless of premarital agreements, community property laws or the nature of the ownership of the asset.

- Assets of married couples, however, receive special treatment so that the spouse who remains living at home will not be unduly impoverished. Such a community spouse is permitted to keep one-half of all of the available assets (up to a federally-established maximum) and is allowed to keep a minimal amount of income of the couple in order to provide for support expenses at home.

- In addition, there are certain resources that are considered

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(Con't. on pg. 19)



Finishing bird season we never did find any great number of woodcock. The once prolific game bird has had it's numbers constantly spiral downward due to loss of habitat. It is a sad issue.



Recently I was checking my ground blind, and came upon a tree stand that was only 25 yards from my blind. Perhaps he did not notice my blind. I left a polite note in a sandwich bag and tied it in his stand. Several days later I returned to see he had moved his stand. Yes there are some good sports folk out there! Thank You!

The other day I read an article about a hunter from Maine that took 13 shots to dispatch a deer. That reminds me of two hunters in Anticosti about five years ago. Our guide said these two each used a box of ammo to kill two deer each. The major issue with this is, how many deer were wounded? They should not be allowed to hunt.

Muzzleloader season started with a very wet day. A friend told me about his hunting partner that had a nice 8 point buck come broadside and close. The hunter shot, and all that the gun did was make a small fizzle. Three more percussion caps failed to ignite the powder. The deer went along on his way, leaving a very frustrated hunter behind. Black powder and wet weather can cause very serious issues as well as wet optics.



There seems to be a lot of coyotes out there. The second day I could hear them yipping a short distance away. On Monday, a big coyote came right up to me and I did not shoot it. I think I made a mistake letting it go.



The moose season ended with 77% hunter success. This does not mean our moose are doing well, rather, the hunt took place in prime Northern locations with good hunting weather, "cool." Powder Mill Hatchery has a discharge issue into Merrymeeting Lake. There are also many problems in the hatchery that I will mention later.

**Stay Safe,
Ron**

**(Financial Self-Defense article
cont'd. from pg. 18)**

non-countable for eligibility purposes; these include the family residence, household contents, a vehicle, a prepaid burial fund and other necessary items.

• It is important to be aware of the state specific eligibility provisions and exemptions so that assets will not be unnecessarily spent down before applying for Medicaid.” National Academy of Elder Law Attorneys, Inc.: Medicaid (2008)(NAELA).

Mistakes are Costly!




To say that applying for Medicaid benefits is a monumental undertaking is, for some families, a relatively accurate statement. There are many missteps that can be made and the consequences of doing so are, in many cases, permanent. Making a misstep, in large part, means that you will not be approved as soon as you should have been or that you will be responsible for a larger share of the nursing care cost than you otherwise would have been. Such mistakes can easily cost a family tens of thousands of dollars and can leave your spouse in a less than ideal financial position in regards to both income and assets.

Don't Go it Alone!

The point is, as a lay person, there is just too much to know and you won't be apprised of all of your legal rights by anyone other than a knowledgeable Elder Law Attorney (I would have you read this key sentence again). If you want to protect yourself, your spouse, parents or other loved ones, you will need to seek out professional advice. Experienced Elder Law Attorneys know the rules and, even more importantly, utilize the rules to your advantage.










If you or someone you love is experiencing a decline in health or worse, I cannot stress enough how important it is for you to have an open discussion with an experienced Elder Law Attorney. Doing so will best serve your need to practice financial self-defense and ultimately provide you with peace of mind.

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



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REVIVAL KITCHEN & BAR

Restaurant Review

Debra Barnes

Chef & Food Editor - The Bow Times

Revival Kitchen & Bar opened its doors in January of 2017 by chef and owner Corey Fletcher. A well-known and beloved chef in the Concord area, nothing has stopped Corey and his staff from bringing what had been a missing element to Concord's downtown.

Chef Corey set out to do a local farm to table menu with a mission to support local business and present something upscale yet unique to his loyal customers. He does not disappoint!

Located on Depot Street in Concord, Revival's brick entrance, wood floors and warm color scheme are welcoming and comfortable. Copper and wood topped tables, window and bench seating, and a cozy bar that seats 10, gives this restaurant all the perfect attributes. One of the best compliments to the dining area is plenty of space between the tables. Each guest or party can enjoy their friends and dinner with out the annoyance of people bumping into you or overhearing conversations. A flawless atmosphere for the business dinner or date!

Revival's menu changes about 4-5 times a year focusing on foods that are in season and at their ultimate in flavor. Each day Corey adds specials as well. There is something for everyone. Gluten free, vegetarian, cheese plates and a steak that will make you weep upon the first bite. All of Revival's beef comes sourced from only NH farms. In addition, Chef Corey sources local seafood and vegetables year-round. The dedication to creating and executing his dishes shows in both what is served and the numerous awards and customers that follow his career.



The bar is stocked with a variety of local and imported liquors, fine wines and ports. Behind the bar, bartender Christine creates and perfectly executes your cocktail every time. She even turned me into a whiskey lover on our last visit!

My husband Randy and I recently met some friends for dinner and our meal was spot on delicious! I ordered the Hanger steak flanked by local fingerling potatoes, creamed corn & spinach with a balsamic roasted tomato salad. Done and done. I did not share...sorry honey!



My husband joined our friend Jim in ordering Corey's Cascade Brook Angus Burger. Topped with house made onion jam, gouda cheese and greens. Just to kick it up the next level, they both had it topped with a local sunny side up egg. Go ahead and get a tissue, it was that beautiful! A side of thick cut steak fries with a sprinkle of



Malden sea salt. Well, let's just say, I didn't get one bite! Jim's wife Amy ordered seared scallops on saffron rice, chorizo, tomato and citrus vinaigrette. Speechless!



Photo courtesy of Revival Kitchen & Bar

In 2007 I worked with Corey and grew to understand the dedication to his craft as a chef. The days, hours, missed time with friends and family are just the short list of what it takes to reach a level such as Corey. A leader, teacher, husband and father, he is one of New Hampshire finest chefs.

With so many restaurant doors to walk through for dinner in Concord, Revival needs to be, no, must be your first choice. Enjoy a meal and take a moment to look around. You will not be disappointed.

Open Tuesday – Thursday 4-9

Friday & Saturday 4-10

603-715-5723 www.Revivalkitchennh.com

DUNBARTON NEWS

By Nora LeDuc

NOVEMBER 22 & 23 Town Offices and Schools are closed for Thanksgiving.

WEDNESDAY, NOVEMBER 28 The book discussion for Hillbilly Elegy by J.D. Vance will be held at noon in the library. Bring your lunch.

WEDNESDAY, NOVEMBER 28 Dunbarton School Board Policy Meeting, 5 to 7pm at the elementary school.

TUESDAY, DECEMBER 4 Come to the library at 6:30pm when Stephen Collins presents "An Evening of Frost"— a one-man performance— about the life and work of Robert Frost by actor Stephen Collins. This is a unique, interactive one-man play. The performance begins with a short biographical introduction into the poet's life. As part of the performance, an open discussion of the following poems will include: 'A Tuft of Flowers', 'Mending Wall', 'Birches', 'After Apple Picking', 'Acquainted with the Night', 'Desert Places.' Mr. Collins hopes the audience will have read these poems, and be willing to discuss them. The performance closes with a dramatic reading of Frost's masterful use of blank verse in the hauntingly memorable 'The Death of the Hired Man.'

THURSDAY, DECEMBER 6 Feathers and Trumpets by Joyce Ray will be the DCC book to read and discuss at the Vestry, 7 to 8:30 pm. Joyce, the author, will host. Everyone is welcome.

SATURDAY, DECEMBER 15 is the date for the Spireside Coffeehouse, featuring an open stage night at the Vestry in the Center of Dunbarton. Performers sign up at 6:30pm, and the show starts at 7pm. \$5.00 donation at the door. Snacks will be available.

WEDNESDAY, DECEMBER 19 at noon in the library, there will be a "No Book" Book Party. Members will choose their titles for the new year.

FRIDAY, DECEMBER 21 is the last day of school before the holiday break.

THE LIBRARY'S FIRST ART EXHIBIT will be December 2018 to January 2019. The Road Not Taken: The Artistic Interpretations of the Poetry of Robert Frost .The Road Not Taken is an art exhibit inspired by the poetry of Robert Frost by Derry artists Corinne Dodge, Judy Krassowski, and Ingeborg Seaboyer. The presentation currently tours public libraries, community and university venues throughout New Hampshire, with a stop at the Dunbarton Public Library December 2018 to January 2019. This is the Dunbarton Public Library's first ever art exhibit on our new Art Space. FMI visit: <https://www.poeticfrostart.com/>.

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BOW POLICE LOG

Bow Police OCTOBER 2018 Arrest Log

10/03 Joshua Haggerty, 30, Nashua, was arrested for violation of a protective order.

10/04 Joseph A. Hamel, 36, no fixed address, was arrested on a warrant for failure to appear; Nicole L. Picknell, 34, Bow, was arrested on a bench warrant for driving after revocation/suspension.

10/06 Gregory A. Jackson, 28, Manchester, received a summons for reckless operation.

10/07 Brentt A. Trudeau, 26, Deering, received a summons for suspension of vehicle registration; Jill M. Holdsworth, 32, Manchester, received summonses for operating without a valid license and suspension of vehicle registration.

10/11 John Crawford, 67, no fixed address, received a summons for suspended registrations.

10/13 Stephen M. Lesassier, 32, Bedford, received a summons for operating with an expired license; subsequent offense.

10/14 Patrick M. Vezina, 38, Salem, arrested for criminal mischief.

10/15 Kathleen M. Connor, 60, Bow, was arrested for domestic violence; and simple assault.

10/17 Nicole L. Picknell, 34, Bow, was arrested on a warrant for failure to appear and driving after revocation/suspension; an adult was taken into protective custody for an involuntary emergency admission.

10/20 George F. Owen, 45, Derry, was arrested on a bench warrant for driving after revocation/suspension; subsequent offense.

10/22 A juvenile was arrested for transporting drugs in a motor vehicle; a juvenile was arrested for simple assault.

10/24 A juvenile received a summons for possession/use of tobacco products by a minor.

10/26 Melissa L. Chilson, 29, Franklin, was arrested for receiving stolen property, disobeying an officer, and driving after revocation/suspension.

10/28 Gary B. Sewell, 37, Enfield, was arrested on a warrant for failure to appear for delivery of prohibited article into the Grafton County HOC, and a bench warrant for DUI, acts prohibited, transporting drugs in a motor vehicle, and violation of probation/parole; an adult was taken into protective custody for intoxication.

NOTE: Readers may wonder why the names of adults receiving a summons for possession of marijuana are not disclosed. State law since September of 2017 provides that for personal possession of weed no record may disclose to the public or federal agencies "personally identifiable information" of the violation. RSA 318-B:2-c.

BOW POLICE DEPARTMENT

Protect Our Town Campaign

Citizens from Bow attended a quarterly meeting on Town Safety. This meeting covered posted Crimeline signs through the town (Thank you Public Works Dept.), Neighborhood Watch start up visit StaySafe.org for more information. Door Knockers, Crime, Speeding, and scam information. The next meeting is December 16, 2018, from 2:00 PM to 3:00 PM at the Safety Center. All residents and businesses are encouraged to attend. We are working hard at gaining momentum to support multiple Neighborhood Watches. If interested, please contact Chief Lougee by email mlougee@bownh.gov.

CRIMELINE GRANT Chief Margaret Lougee, with the help of Frank Jones, the Town's representative to the Concord Regional Crimeline, submitted a grant request for \$2,500 to be used for a cruiser mobile repeater. Crimeline awarded the amount requested, plus added an additional \$1,280 to cover the entire cost. Thank you Crimeline. Chief Lougee accepted the check at the Annual Crimeline Golf Tournament on 9/13/18. This new repeater will allow for consistent communication between Officers and Dispatch while in remote areas of Town or inside a building.

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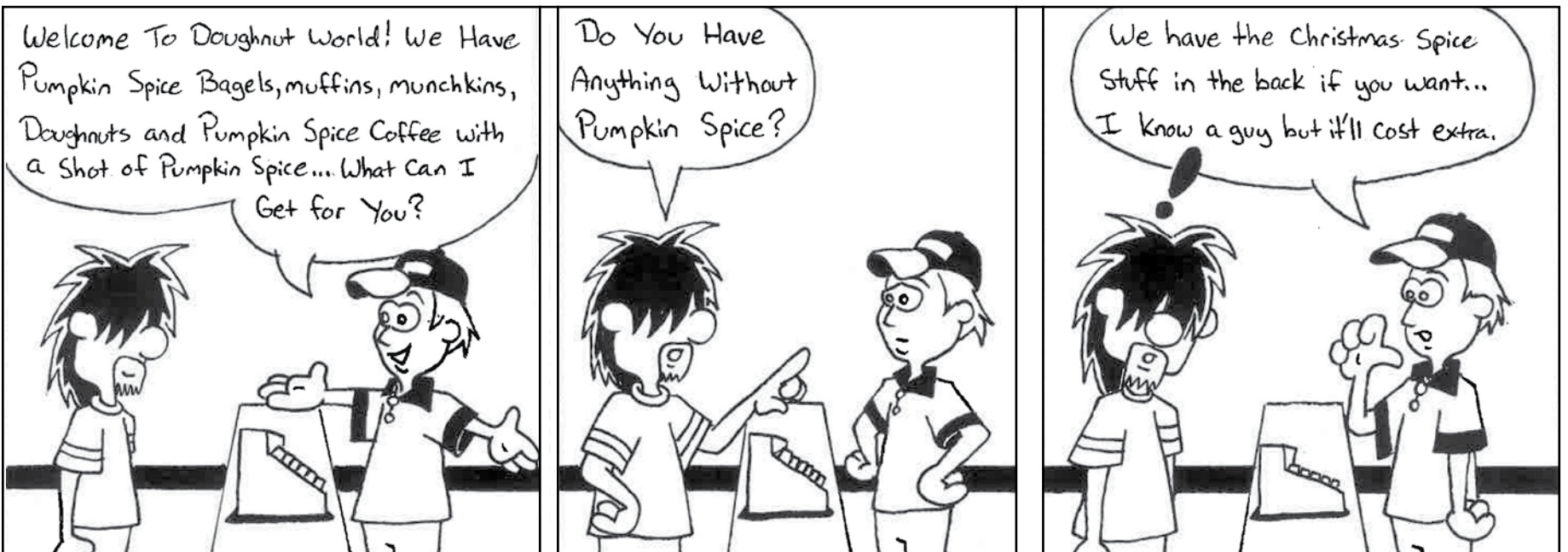
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Happy Holidays To All

Way Up North

Way Up North is contributed by Jay Martin, Bow Graphic Artist



BOW REAL ESTATE SALES OCTOBER 2018

43-55 Woodhill Road	LAND	LAND	3.04 acres	\$135,000
4 Bow Center Road	1 BR/2 BA	1333 sq ft	CONDO	\$199,900
5 Fernwood Place	3 BR/1 BA	1296 sq ft	1.07 acres	\$250,000
73 Foote Road	3 BR/2 BA	1632 sq ft	1.10 acres	\$255,000
755 Route 3A	COMMERCIAL PROPERTY	1.40 acres		\$260,000
4 Bow Center Road	3 BR/3 BA	1889 sq ft	CONDO	\$270,000
3 Blueberry Lane	4 BR/3 BA	2242 sq ft	1.0 acres	\$310,000
4 Sullivan Drive	4 BR/3 BA	2330 sq ft	3.12 acres	\$325,000
19 Stoneybrook	3 BR/3 BA	2161 sq ft	2.01 acres	\$365,000
91 Woodhill Road	4 BR/3 BA	2123 sq ft	5.00 acres	\$399,900
1 Marions Way	2 BR/2 BA	2114 sq ft	CONDO	\$405,000
27 Allen Road	4 BR/4 BA	4142 sq ft	2.09 acres	\$443,000
9 Surry Coach	5 BR/5 BA	4816 sq ft	2.47 acres	\$465,000



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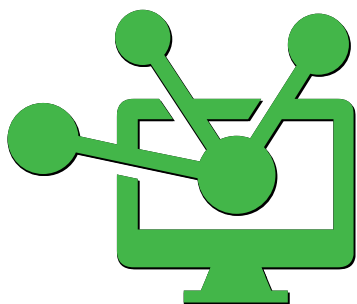


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EMAIL: gary42bow@comcast.net

ENGRAVED BRICK FUNDRAISER CONTINUES

Bow Public Safety Building Engraved Brick Fundraiser Form

Don't miss out! The Bow Public Safety Building Supporters are again having a brick fundraiser for continued Landscaping of the Public Safety Building. Your name or business will be engraved into a brick and will be permanently displayed at the Public Safety Building. What a way to leave a lasting impression! Bricks are available in two sizes, 4" X 8" for \$ 75.00 and 8" X 8" for \$ 125.00. The new bricks, engraved with your message, will be installed in the Spring of 2019.

Please place your order by December 31, 2018.

Name: _____ Telephone Number: _____

Your Address, Street: _____

Town or City: _____ State: _____ Zip: _____

E-Mail Address: _____

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

4 X 8

8 X 8

Make checks payable to: Town of Bow with memo line to read Brick Donation
Mail to: Town Manager's Office, 10 Grandview Road Bow, NH 03304
Questions? Call (603) 223-3911 or email tlindquist@bownh.gov.

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
Cimos
Colonial Village Supermarket
Cracker Barrel-Hopkinton
Concord Chamber of Commerce
Crust and Crumb
Dimitri's Pizza
Dunbarton Town Office
Everyday Café

Hampton Inn
Hooksett Northbound (I-93)
Individual Fitness
Johnson Golden Harvest
Lakehouse Tavern
Merrimack County Savings Bank
Mr. Mikes-Contoocook
Patty Lee's Kitchen
South Street Market
Sugar River Bank, Concord Hts.
Tucker's Restaurant
Veano's, Manchester St.
Wellington's Marketplace
White Rock Senior Center

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Happy
Thanksgiving



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



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WHITE ROCK NEWS



“Happy Hookers”
Knitting Club
Meets At 9:00 AM
Tuesday's
At White Rock

Happy
Thanksgiving

Statement of Ownership Management & Circulation

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FREQUENCY OF ISSUE:
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PERCENT PAID OR
REQUESTED: 99%

BONDHOLDERS,
MORTGAGEES: None

DATE: November 5, 2018

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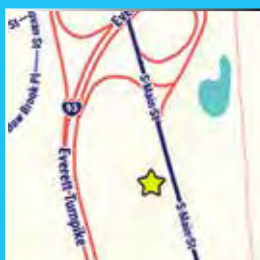
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