



The Bow Times

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MERRY CHRISTMAS
AND HAPPY HOLIDAYS**



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

BOW, NH

VOL 26, NO. 11

December 2018

www.thebowtimes.com

FREE

MAN KILLED ON I-93 IN BOW

On November 12th the State Police received a call about a crash in Bow involving a man walking in the middle of the northbound lanes of I-93 North.

The male pedestrian was identified as Glenn Vienneau of Tilton who died upon impact. Vienneau's next of kin have been notified. Bow Fire and Rescue, Hooksett Fire and Rescue, and the NH DOT assisted the State Police at the scene.

On November 17th an abandoned van was found by hunters along power lines in Bow. Upon further investigation it was discovered the van belonged to Mr. Vienneau, which aided the State Police in identifying him.

Anyone who witnessed the crash is encouraged to contact Trooper Brandon Stubbs of the New Hampshire State Police Troop D at 603-223-3654.

BOW MILLS BUSINESS GROWTH AND I-89/93 CHANGES CLASH

Last year 75% of Bow voters approved a flexible mixed-use zoning change for scores of acres in the area of the I-89 and I-93 interchange. In the meantime the State Department of Transportation is getting even closer to a complete do-over of that interchange at a cost of tens of millions of dollars.

At a DOT hearing last month Bow residents expressed concern that the State's plans do not take into account the chance for Bow to expand business in its new multi-use zone.

DOT Project Manager Don Lyford wrote to Matt Taylor, Bow's Director of Community Development, that the modeling for the project was completed before the area was rezoned, but "a quick analysis shows this increase in traffic can be accommodated" with the two traffic lights proposed for the area, said Lyford.

Town officials have issues with the DOT plans, and Development Director Taylor says it is a challenge to lure in business when those details haven't been ironed out, and they may not be for some time.

"We've been going back and forth on this trying to find out if (DOT) actually took this into consideration," Taylor said. "They never clearly said, 'Yes we did' or, 'No we didn't.' This letter I got is pretty clear that they didn't."

While residents and town officials critiqued DOT's plan, they also recognize the need for it. Traffic moves fast in all directions at the I-89 to I-93 interchange as drivers maneuver between each other to reach their destinations.

"You practically can kill yourself trying to go from Logging Hill onto I-93," Faye Johnson said. "Once you're on there, you'll kill yourself trying to go to 3A."

HOPKINTON – CONTOOCOOK NEWS ON PAGES 15-16

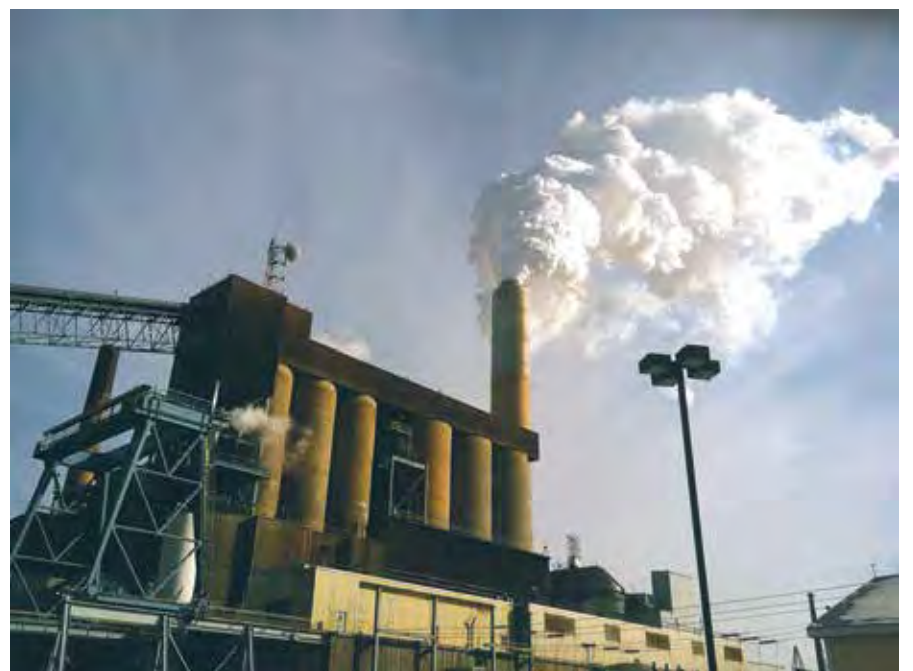


Photo courtesy of Sam Evans-Brown / NHPR

Environmental Groups Plan WATER POLLUTION SUIT AGAINST BOW PLANT

Two environmental groups plan to sue the owners of Bow's coal-fired power plant, the largest of its kind left in New England.

The Sierra Club and the Conservation Law Foundation say they'll file suit under the Clean Water Act in January if things don't change at the power plant.

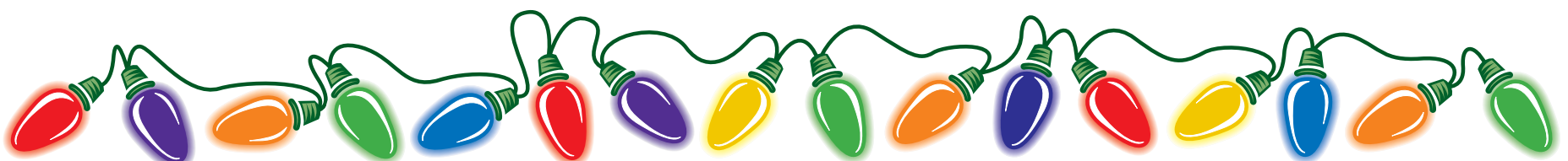
It was owned by Eversource until earlier this year, when it sold to Connecticut-based Granite Shore Power as part of a years-long effort to deregulate New Hampshire's energy sector.

Merrimack Station, in Bow, doesn't generate power often – New England relies primarily on natural gas and nuclear for its electricity, and coal now makes up just 3 percent of the fuel mix.

But when Merrimack Station does switch on – with its smokestack visible over I-93 in the Concord area – it can draw in and discharge millions of gallons of water a day from the adjacent Merrimack River.

The nonprofits' notice of intent to sue alleges that the water is often discharged into the river at temperatures above 90 degrees Fahrenheit. Heat is considered a pollutant under federal law. The groups have long held that this "thermal discharge" harms the ecosystem – killing native fish species and encouraging invasive species to move in.

The plant's owners have said upgrades to cool the discharged water would cost millions.



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 Editor - Chuck Douglas 224-1988
 Co-Editor - Debra Douglas 496-0265
 Sales Manager - Gary Nylan
 496- 5239 gary42bow@comcast.net
 Staff Designer - Nadeane Mannion
nmannion1@comcast.net
 Technical Editor - Denise Ehmling
dehmling@thebowtimes.com
 Travel Talk Editor - Chase Binder
 Food Editor - Debra Barnes
 Wine Editor - Nicole Habif
 Contributing Writers - Joyce Kimball,
 Faye Johnson and Donna Deos
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EDITORIALS

IS A CONFLICT OF INTEREST ORDINANCE NEEDED IN BOW?

by Ben Kiniry

One of the reasons I ran for Selectman four years ago was to support a conflict of interest ordinance for Bow town government. When the Bow Times asked the survey question in May as to whether Bow needed one, 95% answered yes.

I for one would have thought the response could have easily been 99-100% yes. In my opinion, it is necessary for taxpayers to know that their elected officials are acting only in the public's interest while performing their duties. Though it is important for government officials to not have a conflict of interest, I would take it a step further in that they should not even do things that create the perception of a conflict of interest (this is how I perceive those serving as Judges).

Under state law (RSA 31:39-a) any town meeting can adopt an ordinance regulating conflicts of interest for town officers and employees. You will want to know that the law also provides that the Superior Court will have jurisdiction over any removal proceedings instituted under an ordinance adopted by the town meeting.

The City of Concord adopted such an ordinance in 2011. Article 1-6-1 of its ordinances provides that "the citizens of Concord are entitled to a fair, ethical, and accountable City government. The effective functioning of democratic government requires that all of its officials, whether elected or appointed, comply with both the letter and the spirit of the laws and be independent, impartial, and fair in their judgment and actions. Public office is to be used for the public good, not for personal gains."

It defines a conflict of interest as "an actual conflict of interest when a person takes an action or makes a decision that would affect his or her financial interests, business, or those of a family member. An apparent conflict of interest is one that does not affect a person's financial interest, but does call into question his or her objectivity and independence."

Concord's ordinance also deals with the issue of "gifts or favors" to obtain public business such that an "officer or elected official shall not within a one-year period, accept any gift valued over

two hundred fifty dollars (\$250.00) or multiple gifts that in the aggregate are valued over two hundred fifty dollars (\$250.00) whether in the form of service, loan, thing or promise, or any other form from any person, firm or corporation which to his or her knowledge is interested directly or indirectly in any manner whatsoever, in business dealings with the City."

Our Selectmen did adopt a Code of Ethics in 2003 but it is not a properly enacted ordinance enforceable under State law.

I therefore intend to draft such an ordinance for the 2019 town meeting and hope you will consider supporting such a measure as a petitioned warrant article.

If you are willing to work for such a goal please email me at kiniryben@sbcglobal.net

THANK YOU!

I want to thank all the residents of Bow and Dunbarton who supported my run to represent you in the NH House of Representatives. Although unsuccessful, meeting you at your doorways, the transfer station and in several social events was the highlight for me. You, the citizens of Bow and Dunbarton are wonderful... you are normal, while being unique, talented, insightful and obviously concerned about keeping NH a safe and beautiful place to live and work. I shall continue to be active in defending the rights and life of those who are not given a voice, and wait to see what the future might hold.

Again, Thank You.

Dr. Richard Johnson
 Dunbarton, NH 03046

LINDA LORDEN APPOINTED PRESIDENT OF MERRIMACK COUNTY SAVINGS BANK

Linda Lorden has been appointed President of Merrimack County Savings Bank effective November 1, 2018. She replaces Philip Emma, who was recently promoted to Chief Operating Officer for New Hampshire Mutual Bancorp (NHMB). NHMB provides shared support services for its allied financial institutions, which include the Merrimack, Meredith Village Savings Bank, Savings Bank of Walpole and MillRiver Wealth Management.

Lorden's extensive career in banking spans 38 years. She began as a teller at Concord Savings Bank in 1980. In 1998, she joined Bow Mills Bank and Trust. She was named Senior Vice President, Senior Retail Banking Officer when the Merrimack acquired Bow Mills Bank and Trust in 2007.

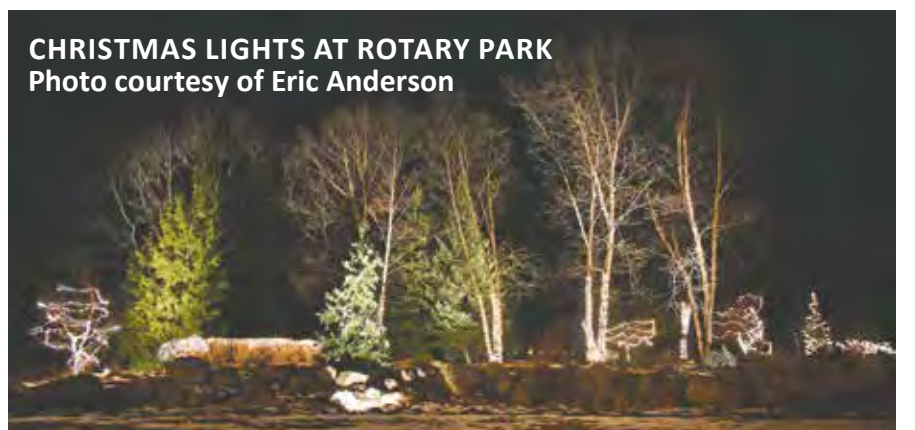
Lorden is currently Board President of the Penacook Community Center and an active member of the Board of Bow Rotary Club.

"I continue to be inspired by the people and businesses of Bow, Concord, Contoocook, Hooksett and Nashua," noted Lorden. "I know that our customers bank with us because they can count on us to provide convenient products and services, exceptional service and attention to detail, as well as an undying support to our local communities. I look forward to building on the excellence that was established over the past 150 years."



LINDA LORDEN

CHRISTMAS LIGHTS AT ROTARY PARK Photo courtesy of Eric Anderson



SELECTMEN & BUDGET COMMITTEE BEGIN BUDGET PROCESS

A joint meeting of the Budget Committee and the Selectmen began the review process on November 10 at the Municipal Building gearing up for next year's budget process.



Emergency Operations Director Lee Kimball discusses his budget with members of both the Board of Selectmen and the Budget Committee during the Town Budget Hearing held on November 10th, 2018. (Photo by Eric Anderson)



Budget Committee member Ben Kiniry raises questions of the Department Heads during their respective budget presentations. (Photo by Eric Anderson)



Eric Ives' festive home on Bow Center Road

5th GRADER IN WASHINGTON STATE NEEDS YOUR HELP!

I am a student at Cascade Christian Schools in Puyallup, Washington, and I am writing a report on the state of New Hampshire. We are responsible for gathering as much information as we can about your state. If any of your readers would like to help me by sending pictures, postcards, used license plates, facts, products, etc. from your state, it would be **greatly appreciated!**

Thank you very much.
Sadie, 5th Grader
Cascade Christian School
601 9th Ave. S.E.
Puyallup, WA 98372



HOLIDAY SAFETY MESSAGE

by Fire Chief Mitch Harrington

Thanksgiving is the peak day for home cooking fires, followed by Christmas Day and Christmas Eve. Unattended cooking is by far the leading contributing factor in cooking fires and fire deaths.

- ◆ Stay in the kitchen when you are cooking on the stovetop to keep an eye on what is cooking.
- ◆ Create a child safe "kid-free" zone around the stove and ovens.
- ◆ Keep electric cords from dangling where a child could grab at them.
- ◆ Use caution around hot foods and liquids to prevent burns.
- ◆ Don't use Turkey Fryers inside or close to a building and have a Dry Chemical extinguisher nearby.
- ◆ Make sure you smoke alarms are working and don't disable them while cooking.

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From our Family
To Yours

Merry Christmas and Happy New Year



TOWN HONORS SGT. MERRIGAN



Sgt. Merrigan with Sheriff Scott Hilliard

Sergeant Art Merrigan of the Bow Police Department retired on November 29 after 17 years of service to the Bow Police Department. The town thanks him for a job well done.

Art Merrigan started his police career October 1989, as a Part-Time Patrol Officer for the Pittsfield Police Department. Bow hired Art as a full-time Civilian Dispatcher June 2001 and he became a part-time Patrolman in September of 2001. He was sworn in as a full-time Officer October 2003 and rose to the rank of Sergeant when he retired on November 29.

Sgt. Merrigan had many additional duties while assigned to the department: Dispatch Supervisor, County Dispatch Liaison, Crimeline Representative, Explorer Instructor, Public Information Officer, Facebook and Website coordinator, grant writer, Cruiser Maintenance Officer, IMC/MDT network Administrator Live (which almost became a full time job), Radar Board information and data collection, cruiser fuel/mileage recorder, Radar maintenance and recertifications, Field Training Officer and Bow's 2nd K-9 Officer, along with his assigned duties.

Sgt. Merrigan was a mentor for many who work here at Bow and those who have moved on. He will be known for his knowledge of laws, case law, community involvement and how to get along with everyone.

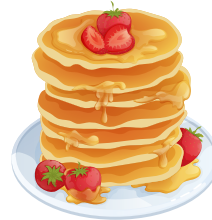
BOW ROTARY READIES CHRISTMAS TREE SALE AT TOWN POND.



BOW COMMUNITY MEN'S CLUB

NEW YEAR'S DAY BREAKFAST BUFFET

at the
BOW COMMUNITY CENTER



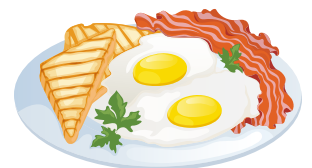
8:30 AM – 12:00 PM

Adults \$12.00

Children (12 and Under) \$5.00

Menu: Eggs, Bacon, Sausage,
Hash, Chipped Beef, Beans, Pancakes,
Blueberry Pancakes, French Toast,
Fruit Salad, Toast,
Coffee, Milk, Tea, Hot Chocolate
and Assorted Juices

*All proceeds raised
by the event are
returned to the community*



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Holiday
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MERRIMACK COUNTY SAVINGS BANK HOSTS ANNUAL MITTEN TREE DRIVES AT ALL OFFICES

With cold weather moving in and the holidays approaching, sister banks, Meredith Village Savings Bank (MVSb) and Merrimack County Savings Bank (the Merrimack), will collect mittens, hats, gloves and scarves for their annual Mitten Tree drives. A donation of \$2 for every item collected through December 31st will be awarded to the NH Food Bank, and earmarked for the communities served by the Banks.

New handmade or store-bought mittens, hats, gloves and scarves can be dropped off at the Bank office closest to them. Complete lists of offices and hours are available at mvsb.com and themerrimack.com.

"The Mitten Tree is a wonderful community program," said Linda Lorden, President of the Merrimack. "We're proud to contribute to the NH Food Bank, who help in the feeding and educating of tens of thousands about food insecurity and hunger."



All branches of Meredith Village Savings Bank and Merrimack County Savings Bank are collecting cold-weather mittens, hats, scarves and gloves from now through December 31, 2018.

Making business customers 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!

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



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Guided by: Bob Dawkins of Bow Open Spaces www.bowopenspaces.com
Bow Parks & Recreation

SATURDAY, January 19, 2019

We will be headed to Piper Mountain Trail, Belknap Range, Gilford NH Leaving the Carriage Road entrance at 5:30 PM
1.3 Mi. | 1000 ft. | approximately 1 hr. 10 min | Moderate

SATURDAY, February 16, 2019

We will be heading to Mt Kearsarge, Wilmont NH. Leaving the Winslow and Rollins State Park entrance road at 4:30 PM
2.8 miles | 2937 ft. elevation | approximately 2-3 hours | Moderate

SUNDAY, March 10, 2019

Come explore Nottingcook Forest right here in Bow. Meet at the Nottingcook South Bow trailhead for a DAY hike and enjoy LUNCH on Great Hill. More detail to follow. Some winter snowshoe and hiking experience required. Must have adequate gear, food and water. We will have you speak directly with Bob prior to the hike to be sure these requirements are met.

RSVP with Bow Recreation at 603.223.3920



Bow Parks & Recreation

We will be learning hands-on techniques and exploring various media. Projects could include watercolor techniques, oil pastels, printing, and 3D art with clay; while introducing children to famous artist's techniques and works.

LOCATION: Bow Community Center. Bus transportation is available from BES or BMS to the Community Center.

DAY: TUESDAY

1. Jan 8, 15, 22, 29, Feb 5, 12. Make up day if needed Feb 19
2. Mar 5, 19, 26, Apr 2, 9, 16. Make up day if needed April 30

GRADE: 1 to 4. **TIME:** 2:30-3:30 PM

COST per session:

\$70 Bow Resident | \$75 Non-Resident

SUPPLY FEE: \$5 payable to Elsa Chern

GRADE: 5 to 8 **TIME:** 3:30-4:30 PM

COST per session:

\$70 Bow Resident | \$75 Non-Resident

SUPPLY FEE: \$5 payable to Elsa Chern

INSTRUCTOR: Elsa Chern





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from all of us at
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PROTECTING YOURSELF ONLINE

Identity theft continues to be one of the fastest growing crimes in the United States. American's fall victim to identity fraud every two seconds. In awareness of December being National Identity Theft Month, Sugar River Bank suggests following these tips to keep your information – and your money – safe.

Don't share your secrets.

Don't provide your Social Security number or account information to anyone who contacts you online or over the phone. Protect your PINs and passwords and do not share them with anyone. Use a combination of letters and numbers for your passwords and change them periodically. Do not reveal sensitive or personal information on social networking sites.

Shred sensitive papers.

Shred receipts, banks statements and unused credit card offers before throwing them away.

Keep an eye out for missing mail.

Fraudsters look for monthly bank or credit card statements or other mail containing your financial information. Consider enrolling in online banking to reduce the likelihood of paper statements being stolen. Also, don't mail bills from your own mailbox with the flag up.

Use online banking to protect yourself.

Monitor your financial accounts regularly for fraudulent transactions. Sign up for text or email alerts from your bank for certain types of transactions, such as online purchases or transactions of more than \$500.

Monitor your credit report.

Order a free copy of your credit report every four months from one of the three credit reporting agencies at annualcreditreport.com.

Protect your computer.

Make sure the virus protection software on your computer is active and up to date. When conducting business online, make sure your browser's padlock or key icon is active. Also look for an "s" after the "http" to be sure the website is secure.

Protect your mobile device.

Use the passcode lock on your smartphone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen. Before you donate, sell or trade your mobile device, be sure to wipe it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen. Use caution when downloading apps, as they may contain malware and avoid opening links and attachments – especially for senders you don't know.

Report any suspected fraud to your bank immediately.

WHAT TO DO IF YOU ARE A VICTIM

- Call your bank and credit card issuers immediately so they can close your accounts.
- Contact the fraud unit of the three credit reporting agencies. Place a fraud alert on your credit report and consider placing a credit freeze so the criminal can't open new accounts. The fraud unit numbers are:
Equifax: (800) 525-6285
Experian: (888) 397-3742
TransUnion: (800) 680-7289
- Report the fraud to the Federal Trade Commission at 1-877-IDTHEFT (1-877-438-4338).
- File a police report.
- Make sure to maintain a log of all the contacts you make with authorities regarding the matter. Write down names, titles and phone numbers in case you need to re-contact them or refer to them in future correspondence.
- For more advice, visit the FTC's website

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BOW HERITAGE COMMISSION NEWS

BAKER HERITAGE ROOM BHC members Gary Nylen, Dave Lindquist and Jim Dimick have sorted, labeled, and arranged the display case for recently received Bow Native American Artifacts now on display in the Baker Heritage Room on the lower level of the Baker Free Library. This will be of particular interest to anyone interested in archeology or students considering it as a career choice. Come touch a piece of the past. The Baker Room will be open Thursday Dec. 13 and Saturday Dec. 22 from 10 AM to 2 PM. The Baker Room Schedule for 2019 is the 2nd Thursday and 3rd Saturday from 10 AM to 2 PM, and by appointment. Contact Faye Johnson 228-8149 or Gary Nylen 496-5239.

BOW CENTER SCHOOL HOUSE BHC member Jim Dimick has completed the desk security project so that visitors can now sit with confidence. BHC wishes to thank Phytex Industries on River Rd. for donating the materials for this project.

HOLIDAY CARDS We wish to thank all of you who participated in the initial launch of Holiday cards of Bow scenes taken and printed by Eric Anderson, *"helping to preserve Bow's history today for tomorrow"*.

**Happy Holidays,
Merry Christmas
and a
Healthy and a
Prosperous
New Year!**



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7 STEPS TO LOOK AND FEEL BETTER IN 2019

by Jim Olson

It's never too late or too early to be a better you. Small changes you introduce today will have an impact for not only 2019, they will have an impact for many years to come. Your mind and your body are connected in more ways than you imagine.

Any positive steps you take to improve one will also benefit the other. This new year ahead, avoid introducing too many changes at once, this often leaves you will feel overwhelmed. Instead, introduce one or two new things every week and give yourself time to adjust before you try something else.

STEP 1:

Exercise regularly. Exercise improves your cardiovascular health, fights stress and helps improve circulation and the delivery of oxygen to your brain. Think outside the box and search for an activity you enjoy that helps you relax. If you don't enjoy going to the gym, join a hiking or biking club, take dancing lessons or learn to play tennis.

STEP 2:

Create a meditation room in your house. If you don't have a spare room, transform your bedroom, home office or a corner of your ga-



Jim Olson

rage into your personal sanctuary. Set a rug or a large cushion on the floor, burn some incense and play some soft music. Use the room to meditate or to practice yoga, which is good for both your body and your soul. Spend 10 minutes meditating to help you relax and improve your sleep.

STEP 3:

Pamper yourself for an hour every week. If you can afford it, get a massage to help you feel better

physically. You can also learn how to do reflexology or take an afternoon to walk alone in a nearby park or hills. While you're doing any of these physical activities, spend time thinking about your goals and where you are in life, so you can then move forward.

STEP 4:

Read every day. According to a 2008 article in "Men's Health," reading gives your brain a workout. It can improve memory, sharpens your learning abilities and boosts your comprehension and insight. To help your body, read books or magazines that teach you about eating healthy and exercising.

STEP 5:

Keep a diary. Write down your emotions, ideas, projects you're working on and goals to achieve. Use the diary as an outlet when you're upset or sad instead of reaching for comfort food. Keep track of your exercise and eating habits as well.

STEP 6:

Eat more natural foods and less processed, sugary products. Fruits and vegetables, lean proteins and whole grains contain nutrients that will keep your body and your mind

healthier. A healthy diet will also help you control your weight and improve your energy, so you're ready for more physical and mental challenges.

STEP 7:

This is the one people struggle with the most. If you need help please reach out. We have an awesome team here at IF that are ready to help you achieve your fitness and nutrition goals.

Committed to Your Fitness,
Jim



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<http://OLLI.granite.edu> or call 603-513-1377 for a copy**

Learning for the fun of it!

OLLI Members Share Celebrity Encounters By Jacki Fogarty

Potential members look to OLLI at Granite State College for a broad variety of educational programs. But, inside OLLI, we know that there is much more learning to be had than in the classroom. After 50+ years of active living, OLLI members have accumulated quite a collection of personal experiences which they are willing to share.

To that end, last week OLLI in Concord hosted a Mug 'n' Muffin – Celebrity Encounters. Members sipped coffee, munched on muffins and entertained their colleagues with stories of meeting celebrities. And four Bow members featured prominently in the story-telling.

Ed McMongle, fortunately, was not bluffing when he told Arthur C. Clarke how much he enjoyed both the book and the movie he had written. Clarke, who visited Ed's college science club to speak on geosynchronous orbits for satellites (the beginning of telecommunication and GPS), sat down with a small group around a café table. He began quizzing Ed on elements of the productions and Ed was quite knowledgeable and perfectly capable of spending a whole conversation discussing 2001: A Space Odyssey.



Ed McMongle

Peg Fargo boarded the sailboat Clearwater to join Pete Seeger and a group of young people in cleaning up the Hudson River. After pulling up to the shore, Seeger noticed an old tire floating in the water and yelled at Peg to go get it. So she waded in, retrieved the tire and rolled it up the hill to the disposal area. Seeger never learned her name, but when he saw her again, he sure did remember "Tire Girl."

Phyllis Benoit was an enthusiastic volunteer for the John F. Kennedy campaign (and others) resulting in meeting several prominent politicians in the 50's and 60's. But it was when she and a friend found their way into a rowdy pre-inaugural party, the noise forced Bobby Kennedy to leave his office. The Secret Service moved in to escort Phyllis and her friend out of the party, but not before Bobby and Lyndon Johnson shook their hands, thanking them for their service. The girls' claim to fame came when the incident was included in Theodore White's book, The Making of a President.

While in an Army hospital in Okinawa recovering from pneumonia, Dan Fogarty, received a visit from Gold Glove shortstop, Jim Fregosi. As other players made their rounds in the ward, Fregosi, NOT a member of the Boston Red Sox, spent a good 10 minutes sitting on Dan's bed praising Carl Yastrzemski and talking about games he played against the Boston Red Sox.

Other members from OLLI's Concord site continued the storytelling: Gary Gordon, a man of many interests of which sports is NOT one, spent a summer in physical therapy after a major knee injury. He struck up a conversation with a fellow patient and they enjoyed weeks and weeks of discussions on many topics. When his newfound friend was ready to leave, he stopped by to say good-bye, shook Gary's hand and thanked him. "For what?" Gary asked. "Well, you know, for not asking a million questions about baseball." That's when Gary learned that he had been rehabbing next to Concord's own Bob Tewksbury (and shortly after he even learned who the All-Star pitcher was!)

Richard Frye boarded a crowded commercial flight from D.C. to Manchester. As luck would have it, a window seat was open next to a good-sized man who was obviously crippled. He made it as easy as he could for Richard to climb over him to his seat and they each spent the

flight immersed in their own thoughts. But Richard was certain he had seen the man's distinctive bearded face before and it bothered him the whole time. It was only after deplaning that Richard realized he could have spent the hours in flight talking to C. Everett Koop, the former surgeon general best known for his warnings about smoking.

Peter, Paul & Mary featured in two members' recollections. Janet Cerat was a great fan and received tickets to a concert for her birthday. She and her friend loved the concert and, at the end, her friend said, "Wait, I have another surprise," and led her back stage. She met all three, but, when Paul and Mary were called away, Peter said to her, "I understand today is your birthday," and proceeded to sing a very personal happy birthday to her.

Jane Thul, also an avid fan, along with a group of friends, attended concerts whenever they were held in driving distance throughout the midwest. In 1979 they made their way to a concert in Rochester without having tickets in advance. Waiting in line to buy them, they were delighted when Peter Yarrow came out holding a note and asking, "Did anyone write this note?" "Wish I did," answered Jane, and a conversation ensued. After the concert Peter sought them out, noting that he could see them in their front row seats singing the words to every single song. Dubbing them the "Rochester 7," Peter invited them to seek him out any time they attended a concert. In short order Jane had become a good friend, sharing letters and pictures over the years. "I've played his guitar; he's played mine. And we've sung together. You know, he's just real people."

Chris Pappas (not that one) described an elevator ride with Ringo Starr, Joyce Prowse cleaned Ricky Craven's teeth, John Walker met Navy pilot Ed Asner, Marcia Gray sang with Brenda Lee, Gary Gordon shook hands with Haile Selassie, King of Ethiopia, and the stories kept coming!

Special guest, Paul Brogan, author of Was That a Name I Dropped, and frequent OLLI presenter, shared several celebrity stories. His first celebrity meeting came after a Beatles concert with his unimpressed father. As they were waiting for their car, Paul McCartney was too, and they had a chance to chat. Little did he know that would be the first of decades of celebrity interactions. Having interrupted Joan Crawford in the middle of cleaning her bathroom to pick up an autographed picture for a friend, Paul went on to describe her as a warm, gracious and unpretentious woman.

Opportunities to share experiences like these are the foundation of OLLI's existence. At one point attendees laughed over how many of these celebrity names would be recognized by the "young people" in their respective families. Who's Pete Seeger? C. Everett Koop? Arthur Clarke? Jim Fregosi? Peter, Paul & Mary? Joan Crawford?

At this time of year, when everyone is looking for just the right gift for grandparents and parents who don't need one more thing to dust, an OLLI membership provides the gift of companionship, learning for the fun of it and no dusting required! A gift membership activated now will be good until January 31, 2020

OLLI at Granite State College is a member-driven organization dedicated to providing cost-effective, nonacademic courses, social events and talent-sharing opportunities to active, engaged adults over age 50. Information about OLLI can be found on its website, olli.granite.edu.

TURNER GROUP WELCOMES BOW SENIOR CIVIL ENGINEER

The H.L. Turner Group Inc., an award winning architectural and engineering firm headquartered in Concord, announces that Michael Hansen, of Bow, has joined their team. Mr. Hansen comes to the firm with 18 years of experience in the field of Civil Engineering. His engineering skills emphasize on floodplain and stormwater management.

Turner Group's Senior Vice President of Architecture and Engineering, Gerald R. Blanchette, sees this as a great opportunity for the firm: "Michael's capabilities in traditional Civil/Site Engineering combined with his expertise as a Certified Flood Plain Manager will augment our diverse team of Architects and Engineers."



Michael Hansen

STAYING OUT OF DEBT ONCE YOU GET OUT OF DEBT

by Dominic Lucente

As you reduce your liabilities, embrace the behaviors that may improve your balance sheet.

Paying off a major debt produces a sense of relief. You can celebrate a financial milestone; you can “pay yourself first” to greater degree and direct more money toward your dreams and your financial future rather than your creditors.

Once you get out of excessive consumer debt, the last thing you want to do is fall right back in. What steps can you take to reduce that possibility, and what missteps should you avoid making?

Step one: save money. So often, an unexpected event can put you in debt: an auto breakdown, a job loss, a trip to the emergency room or a hospital stay. If you earmark \$50 or \$100 a month (or even \$20 a month) for an emergency fund, you can create a pool of money that may help you deal with the financial impact of such crises. Every dollar you save for these events is a dollar you do not have to borrow through a credit card or a personal loan at burdensome interest rates.

Step two: budget. Think about a 50/30/20 household budget: you assign half of your income for essentials like housing payments and food, 30% to discretionary purchases like shopping, eating out, and entertainment, and 20% to savings and/or paying down whatever minor debts you must incur from month to month.

Step three: buy things with an eye on value. Do you really need a new car that will require financing, one that will rapidly depreciate as soon as you drive it off the lot? A late-model used car might be a much better purchase. Similarly, could you save money by eating in more often or bringing a lunch to work? You could find some very nice goods at very cheap prices by shopping at thrift stores or online used marketplaces. These are all smart consumer steps, net positives for your financial picture.

You should also be aware of some potential missteps that could lead you right back into significant debt, or negatively impact your credit rating. Some of them may be taken consciously, others unconsciously.

Misstep one: spending freely once you are free of debt. If you get rid of consumer debt, but retain the spending mentality that drove you into it, your financial progress may be short-lived. If the experience of getting into (and getting out of) debt does not change that mindset, then you risk racking up serious debt again.

Misstep two: living without adequate health, auto, or disability insurance. Sometimes people are forced to assume large debts

as a direct consequence of being uninsured. Hopefully, you have not been one of them. If you must pay for your own insurance and the premiums seem high, remember that they will likely be lower than the bills you could be forced to pay out of pocket without such coverage.

Misstep three: getting rid of the credit cards you used to go into debt. You may think this is a great way to quickly improve your credit rating. It may not be. Closing out credit cards reduces the amount of credit you can potentially draw on per month, which hurts your credit utilization ratio. Having more accounts open (rather than less) improves that ratio.¹

The key is how you use the accounts in the future. When you use about 10% of your available credit each month, that is a positive for your credit score. When you use more than 30%, you potentially harm your score. For the record, the length of your credit history accounts for about 15% of your FICO score, so if a card has more good payment history than bad, getting rid of it could be a slight negative.¹

Instead of closing these accounts, keep them open, and use the cards once a month or less. Should a card charge you an annual fee, see if you can downgrade to a card from the same issuer that does not.

If you can keep debt reined in, you will have an opportunity to make financial strides. Not everyone has such a chance due to the weight of their liabilities. Earlier this year, total U.S. credit card debt alone surpassed \$815 billion.²

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

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Citations.

1 - cnbc.com/2018/01/19/why-you-should-keep-old-credit-card-accounts-open.html [1/19/18]

2 - usatoday.com/story/money/personalfinance/2018/08/15/simple-things-anyone-can-do-stay-out-debt/989168002/ [8/15/18]

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**BOW REAL ESTATE SALES
NOVEMBER 2018**

5 Rocky Point Drive	3 BR/2 BA	2040 sq ft	1.05 acres	\$275,000
1 Rosewood Drive	4 BR/2 BA	2360 sq ft	2.08 acres	\$295,000
101 Knox Road	3 BR/2 BA	2168 sq ft	1.27 acres	\$307,000
5 Pine Crest Drive	3 BR/3 BA	3088 sq ft	1.68 acres	\$322,500
24 Lewis Lane	2 BR/2 BA	1550 sq ft	CONDO	\$327,325
55 South Bow Road	3 BR/3 BA	2501 sq ft	3.39 acres	\$360,000
9 Audley Devide	3 BR/3 BA	2648 sq ft	1.0 acres	\$379,900
98 Allen Road	4 BR/3 BA	2710 sq ft	2.13 acres	\$384,000
12 Kelso Drive	4 BR/4 BA	2897 sq ft	1.4 acres	\$390,000
24 Parsons Way	3 BR/3 BA	2158 sq ft	1.39 acres	\$413,999
Lot 30D Merrill Crossing	3 BR/2 BA	1581 sq ft	0.18 acres	\$432,280
24 Longview Drive	4 BR/4 BA	3512 sq ft	2.81 acres	\$440,000
11 Whittier Drive	4 BR/3 BA	3229 sq ft	2.10 acres	\$499,900



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ARUBA – ONE HAPPY ISLAND

by Chase Binder

Truth be told, Bud and I haven't paid a lot of attention to Aruba over the years. Oh, we've been there a couple of times, brief stops on cruises for a few hours. But we'd never spent any real time there until just last month.

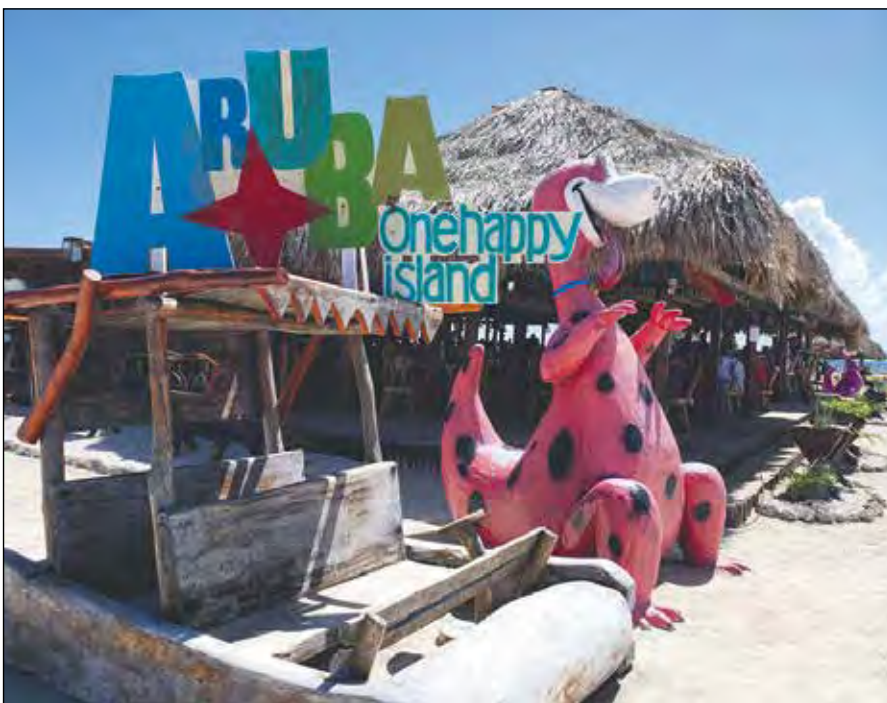
Hurricane Irma is the reason we ended up on this arid island, an arid and windswept chunk of land just off the coast of Venezuela. Irma virtually flattened St. Maarten, home to our much-loved timeshare at Divi Little Bay. Luckily for us, Divi also owns sister resorts on Aruba (5 of them, actually) and we were able to switch our weeks for Divi Dutch Village, one of the first resorts along the "low-rise resort" stretch of beach.

Several days after we arrived, we were still shaking our heads and grinning. Turns out there are lots of reasons to vacation in Aruba.



The beaches in Aruba are so accessible. Some would call this heaven.

Let me start with the beaches. They are pristine, white-sand gems that stretch for miles. Bud and I aren't really beach people (something about the sand that gets everywhere) but Aruba's beaches are truly compelling. The water is that "I can't believe it" turquoise blue and most, if not all, beaches have sturdy palapas with loungers—even the public beaches! Some palapas are marked with handicap accessible signs and have clever boardwalk "floors" to accommodate wheelchairs.



Baby Beach is at far end of the island, but has wonderfully shallow water and fun decorations for kids.

Which leads me to Aruba's marketing tagline "One Happy Island." Amazingly, this phrase seemed to be spot on. Whether we were exploring beachfront restaurants, visiting one of the many casinos, walking the beaches, heading for the tennis courts and fitness center or even shopping for groceries in the local market, smiles were everywhere. This factor is huge for us. So many of the islands give off a vibe of "just spend your money and go." It was very pleasant to feel genuinely welcome.



Chase Binder

Hoteloptionsabound. Accommodations are mostly divided into two sections; the low-rise hotels and, a bit further along the beach, the high-rise hotels. Our hotel was in the low-rise area, a very casual, laid-back, "right on the beach" ambiance. Some are all-inclusive, some not, but all evoke a time almost gone by. We loved it!

The high-rise area also includes some all-inclusives, some with adults-only sections and

generally appeal to those looking for full resort amenities like spas and nightclubs. And yes, the wind is normally an issue, no matter where you are along the beach, but clever architects and resort designers have designed pool and lounge areas around lush courtyard-style areas with stunning landscaping. Our favorite on the low-rise beach was right where we stayed, Divi Dutch Village; on the high-rise side, the Hyatt was just spectacular.

One of the things we especially loved about Aruba was the lively casino nightlife. We visited all (yes, all!) of the casinos and ended up with a favorite, The Seaport Casino in downtown Oranjestad where live music kept the tables hopping. For those of you who like gaming, the table limits are low and it's fairly easy to find a seat.

If you're tempted, visit www.aruba.com, the official tourism website. It's very intuitive and also a treasure trove of info on everything from accommodations and golfing to restaurants, diving and family activities. Happy dreams!



Hanging out under a beach plum tree, watching cruise ships go by and chatting with friends. Nice!



Working donkeys were abandoned with the advent of motorized vehicles, but Aruba is home to a wonderful Donkey Sanctuary (www.main.arubandonkey.org) where volunteers and visitors help feed and care for these fun animals.

(Continued to page 12)

(Continued from page 11)

HELPING RESCUED ANIMALS



One evening Bud and I serendipitously stumbled upon a booth asking for volunteers to help escort rescued Aruban island dogs to their forever homes waiting in the US and beyond. A brief discussion explained the basics. The non-profit animal rescue group Sgt. Pepper's Friends (www.sgtpeppersfriends.com) has been rescuing needy animals in Aruba since 2015 and works through their website and with visiting tourists to arrange adoptions around the world. Sometimes the adopting families can fly to Aruba and bring their new family members home, but often they need a volunteer flying back to the US to escort the dogs.

They needed folks flying back to New York or Boston on American Airlines 737 aircraft, which have climate controlled and pressurized holds for larger dogs. Most Aruban island dogs are 35-45 pounds, slim and very cheerful, especially after weeks or months in foster care regaining their health. We checked our itinerary and, sure enough, our flights to Boston were perfect. We called and offered to escort a dog and they were thrilled—in fact, asked if we would take two! Why not?

The local volunteers met us at the AA check-in counter, with adorable island pooches Minzi and Marly, their flight-ready crates and paperwork all set. It added about 30 minutes to our check-in process, and we had to wheel the girls in their crates through Aruban emigration and passport control, then along to US passport control, immigrations and customs (happily right on the island!). Overall it was a breeze.

On arrival in Boston, Minzi's new mom was waiting at the luggage carousel...so happy! A Boston volunteer for Sgt. Pepper's Friends collected Marly for an overnight before her onward flight to British Columbia the next day. Sgt. Pepper rescues have gone throughout the US, Europe and as far as Sweden. Helping left us with tearful grins.

SCHOOL BUS DRIVER SHORTAGE AFFECTS SCHOOLS

With an unemployment rate below 3% the issue of a shortage of school bus drivers has been a concern across the southern part of New Hampshire.

Bow Superintendent of Schools, Dean Cascadden, said “we have not been fully staffed for one school day this year.”

According to RSA 189:6, school districts must provide transportation for students in grades 1-8 that live more than 2 miles from school. Since high school transportation is not required and in Bow, high schoolers are not transported with elementary and middle school students, “so that is where we adjust if needed” said Cascadden.

“Our regular high school routes require 4 drivers and we are currently doing high school transportation with 2 drivers. We were able to limp through the fall sports and field trip season with the help of creative solutions and the use of some outside providers.”

One problem Cascadden said is that “bus drivers essentially have to block out their entire day but are paid for part time hours. What I mean by that is the time between the completion of the morning run and the start of the afternoon run is not long enough to have other employment.”

The Superintendent also addressed benefits: “Currently in Bow we do not offer benefits to the majority of our drivers. This can be an issue when some of the large, nationwide for-profit providers are providing benefits.

“Our drivers also do not qualify for unemployment benefits of any kind because we offer them an employment contract at the end of the school year for the next

school year. This provides reasonable assurance of continued employment in the eyes of unemployment laws and thus they are not eligible,” said Cascadden.

Finally, the licensing and testing requirements are extremely long and hard. A person who comes with a regular operator license, with no endorsements, can expect the entire bus driver licensing process to take 8-10 weeks if everything goes well. The interested person must pass a drug screen, background check, must possess a clean driving record, pass four different written tests and then take and pass a driving test.

Background checks are an issue addressed by Assistant Superintendent Duane Ford who said “previously the state law had a bright line that Felony Convictions for section V violations of RSA 189:13-A was cause for failing a background check. In 2015, the law was changed so that misdemeanors would also be included on the records check report both federal and state. To safeguard privacy, only the superintendent can see the report and he or she must destroy it after making a decision on hiring.”

Localities have different tolerances and standards. Some have a no misdemeanor policy and others like Bow give the superintendent discretion in looking at the type of offense and the length of time since the offense. A person with a misdemeanor in their 20's might be a great employee in their 60's, or they might have completely changed their life around since a mis-spent youth.

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Ken Judkins	Army	Specialist	Fire Department
Adam Seligman	Air Force	Senior Airman	Fire Department
Gregg Brown	Army	Sergeant 1st Class	Fire Department
Margaret Lougee	AirForce & Air National Guard	Master Sergeant	Police Department
Richard Oberman	Army & Army National Guard	Colonel	Fire Department
Tom Modini	Army	Captain	Fire Department
Bryan Westover	Marines	Chief Warrant Officer	Community Development



Hours of Operation

Monday 6:03am–3:00pm

Tuesday 6:03am-9:07pm

Taco & Tequila Tuesday

Wednesday 6:03am– 9:07pm

Trivia Night Wednesday

Thursday 6:03am-9:07pm

Take-out Night Thursday

Friday 6:03am-9:07pm

Burger & Beer Night Friday

Saturday 6:03am 9:07pm

Sunday 6:03-we close at 3pm

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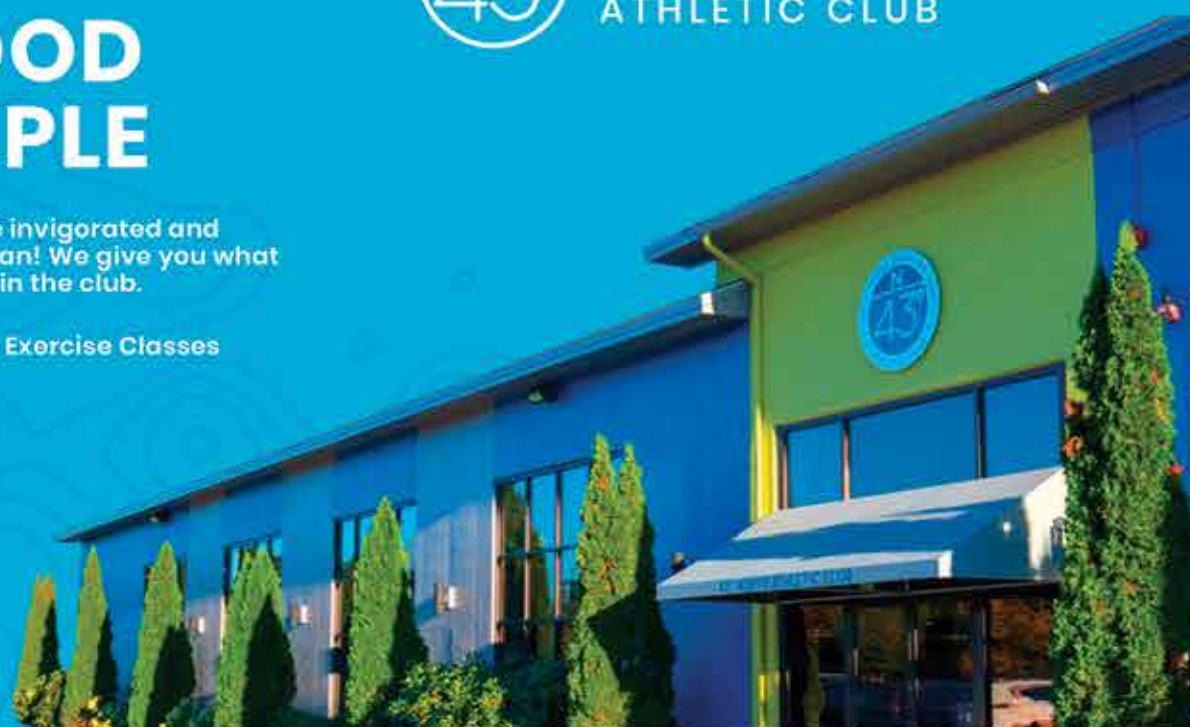


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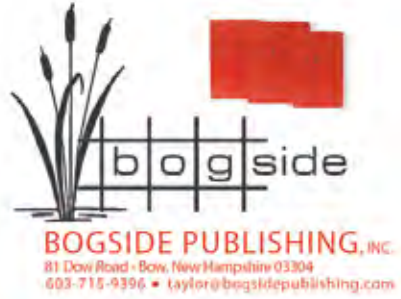
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BAKER FREE LIBRARY NEWS

by Lori Fisher

THANK YOU #GIVINGTUESDAY DONORS!

Due to the generosity of a number of donors on Tuesday, along with Bogside Publishing, the Baker Free Library Foundation exceeded their goal of raising \$2,000 for the Library endowment fund on Giving Tuesday! And they are not done yet: the 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. All donations are tax deductible to the extent allowed by law. To make a donation, visit the online donation page. 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 small cash donation before the end of 2018 for a tax deduction? Please consider helping the Library in their 2018/19 fiscal year through our 10th Annual Holiday Giving Tree, beginning on Monday 11/26 and continuing through Monday 12/31. White tags with red on the tree indicate specific items we'd like for the circulating collection, or list cash donation amounts that would support this year's classes and events. White tags with blue dots indicate monies for the BFL Foundation Endowment Fund. This year we have also included white tags with green dots to help support the Friends of Baker Free Library Museum Pass program. All donors will be recognized on the tree with a red tag ornament (which can be labelled "anonymous"), and cash donors will receive a letter of acknowledgement if the amount is over \$50. Thank you in advance for your generous support of our 2018/19 resources, classes, and events! Contact Lori Fisher at 224-7113 or lori@bakerfreelib.org with questions.

FREE COMMUNITY YOGA CLASSES

Saturday 1/5 & Sunday 1/20. 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 January will be held from 9 am to 10 am on Saturday 1/5, and Sunday 1/20. New starting in 2019 – non-Bow residents can attend for a fee of \$12 per class. Pre-registration and payment is required through <http://yoganh.com>. We CAN NOT accommodate drop-ins for non-Bow residents, so registration and payment is required prior to the class through the web site. Bow peeps can now have their non-Bow yoga friends take class with them! Classes are 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. Bow residents, 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!

LIBRARY CLASS/EVENT HIGHLIGHTS

Beat the Librarians Trivia Night Round 3 @ The Tap Room, 12 Thistle Lane, Hooksett: Thursday 1/24, 7 pm. The Concord & Bow librarians prevailed again at the 2nd trivia night...and now we're mixing it up by having Concord, Bow, and Hooksett librarians make up the team of 6 to beat! Come try your hand at prevailing over this amazing team (don't worry - the prizes go to either the top public team, or the 2nd place public team if the librarians win again). So it's worth a try! Questions? Call Lori at 224-7113 or email lori@bakerfreelib.org.

FRIENDS OF BAKER FREE LIBRARY

The Friends of the Baker Free Library will hold their next book donation day in January 2019. Stay tuned for a date! Questions? Email info@bakerfreelib.org.

UPCOMING LIBRARY CLOSURES

The Library will be CLOSED on Monday 12/24 and Tuesday 12/25 for the Christmas Holiday. The Library will CLOSE EARLY on Monday 12/31 at 4 pm, and remain CLOSED through Tuesday 1/1/2019. Please remember that the book and cd/dvd drops are available at the Library 24/7, and you can renew/reserve materials through the online catalog by visiting our website, www.bowbakerfreelib.org.

GSFL 2018 VARSITY CHAMPIONS



Bow Youth Football concludes 2018 Season with another GSFL Championship!

Bow Youth Football (BYF) concluded its 2018 season on a positive note by winning the Granite State Football League Varsity championship over Milford by a score of 28 to 0 and ending the season with a record of (9-1). This is the fourth Bow GSFL championship that the Varsity and JV teams have won. During the season the varsity (8th Grade) team scored 393 points while allowing its opponents to only 22 points.

The team roster consist of Logan Gordon, Zackary Doward, Nicholas Ouellette, Cameron Martin, Jacob Maloney, Owen Guertin, Blake Scarinza, Zachary McKerley, Trevor Weinmann, Ben Berube, Andrew Krause, Hollis Jones, Nathan Greene, Eric Goodwin, Austin Bouch, Owen Walton, Matheson Carr, Cole McLaughlin, Ryan Lover and Michael Sampson. The team was coached by Thomas Ouellette, Steve Krause, Lee Kimball, Jeff Doward, and Tim McKerley.

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Hopkinton Real Estate Sales – November 2018

ADDRESS	BR / BA	SQFT	ACRES	P R I C E	ADDRESS	BR / BA	SQFT	ACRES	P R I C E
312 Bound Tree Road	3 BR / 3 BA	1,536	.43	\$258,000	701 Pine Street	2 BR / 1 BA	875	6.1	\$189,900
124 Bassett Mill Road	3 BR / 2 BA	2,408	7.2	\$395,000	277 Pinewood Drive	3 BR / 1 BA	1,500	.54	\$238,000
576 North Shore Drive	2 BR / 1BA	750	.31	\$185,000	1642 Hatfield Road	3 BR / 2 BA	1,904	2.2	\$287,000
172 Flintlock Road	4 BR / 3 BA	3,070	9.12	\$540,750	144 Pam	3 BR / 2 BA	1,820	0	\$120,000
323 Little	0 BR / 1 BA	528	.37	\$42,500	535 Putney Hill Road	3 BR / 3 BA	2,706	2.0	\$385,000
750 East	3 BR / 2 BA	1,550	8.0	\$357,900	70 Cedar Street	3 BR / 2 BA	1,721	.79	\$197,400
214 Maple Street	3 BR / 1 BA	1,025	.47	\$200,000	174 Brockway Road	4 BR / 4 BA	4,294	13.51	\$580,000

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Welcome to the Hopkinton - Contoocook TOWN CRIER!

by Kathleen Butcher

► **THE FARMERS’ MARKET** is at the Hopkinton Town Hall every Saturday from 10-1. Lots of vegetables, meat, jam, granola, maple syrup, breads and other baked goods, Indian food, alpaca, and holiday decorations. SNAP/EBT accepted.

► **REGISTRATION NOW OPEN FOR THE BILL KOCH SKI LEAGUE**
The mission of the Bill Koch League is to introduce children to cross-country skiing in a fun and supportive environment. It is open to all children grades 1-8. Practices will be held Tuesday, and Friday afternoons at the town fairgrounds (behind the Odd Fellows Hall) and some Sunday afternoons at Pat’s Peak. Registration is required and equipment is not provided, although some loaner equipment is available. Practices will begin in early December. More Information and registration can be found at: <http://www.blackwater nordic.org/content/bill-koch-youth-league> If you have questions please contact Juliana Dapice at juliana.popper@gmail.com

► **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. All online services continue to be available, as is InerLibrary Loan. Also area libraries have volunteered for residents to use their library while our library is closed. Please have your library card or proof of Hopkinton/ Contoocook residency. The follow libraries have reached out; Bow, Concord, Henniker, Webster, Hillsboro, Dunbarton, Warner, New England College, and Weare. For assistance call 746-3663 or email info@hopkintontownlibrary.org.

► **SENIOR LUNCH AT THE SLUSSER CENTER** on Wednesdays at 12n at the Slusser Senior Center. Suggested donation \$4. Menu - 2/12: Roast Pork Loin, Loaded Mashed Potatoes, Honey Garlic Roasted Carrots, Broccoli Salad, Rolls, & Strawberry Cake with Fresh Strawberries & Shaved Chocolate, 12/19: Cheese & Crackers (appetizer), Ham, Potatoes, Applesauce, Green Beans, Salad, Rolls, and Pie with Whipped Cream There will be NO Senior Lunch on Wednesday, December 26th.

► **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 2½. Siblings are welcome to join the fun!

SARAH MATTSON DUSTIN TO HEAD LEGAL ASSISTANCE

The Board of Directors of New Hampshire Legal Assistance (NHLA) announced they have selected Sarah Mattson Dustin of Hopkinton, to serve as the next executive director of NHLA.

Mattson Dustin is currently policy director of the New Hampshire Women’s Foundation. From 2006-2017, she worked at NHLA, as a law clerk, staff attorney, project director and policy director.

“NHLA has a long history of skilled and tenacious advocacy that helps prevent and alleviate the harmful effects of poverty. I am deeply honored to be leading NHLA into the future and to be rejoining an extraordinary staff that delivers the highest quality legal services to clients every single day. I look forward to working with partners around the state to sustain NHLA’s excellence and to continue to improve access to justice in New Hampshire,” Mattson Dustin said.



SARAH MATTSON DUSTIN
OF HOPKINTON

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BOW & HOPKINTON PLAYERS PICKED FOR SOCCER ALL-STATE

Division III girls’ champion Hopkinton had two First Team selections, striker Grace Clark and midfielder Ellie Morrall, who were both outstanding in the Hawks’ 2-1 overtime win in the final against Stevens. Hopkinton also had two players named to the Second Team, defender Eleanor Owen and goalie Amelia Bassett, and midfielder Meghan Ellsworth was given Honorable Mention.

Hopkinton had two boys honored– defender Derek West was named First Team Division III and striker Paul Molnar was Second Team.

Bow was the top seed in the Division II girls’ tournament and had two players selected to the First Team – defender Taylor Burnham and midfielder Lauren Goyette. Falcons midfielder Amanda Marshall was a Second Team pick.

Bow’s Max Elsasser was a repeat selection as a Division II First Team striker. His teammate Sean Miclette was a Second Team pick as a defender.

HOPKINTON POLICE LOG

TOWN OF HOPKINTON POLICE DEPARTMENT

NOVEMBER 2018 STATS

Arrests - 6 Accidents - 12 Traffic Stops - 359

- 11/10 Erin Bauers, 36, 233 Tarrytown Rd, Manchester, NH was arrested for Criminal Trespass.
- 11/15 James Bicknell, 52, 843 Western Ave, Henniker, NH was arrested on a Warrant.
- 11/18 Kathleen Riley, 28, 132 Moore Street, Manchester, NH was arrested for Fugitive from Justice.
- 11/19 Kenneth Wasson, 56, 27 Clarke Lane, Hopkinton, NH was arrested for Simple Assault.
- 11/20 Victoria Petricca, 19, 46 Peterson Circle, Concord was arrested for Criminal Trespass and Resisting Arrest.
- 11/27 Candy Boucher, 47, 20 Cleveland Place, Laconia, NH was arrested on a Warrant.

PATIENCE and ANGER

By Donna Deos

Patience...

is a virtue that we sometimes don't have! I know, because it happens to me too and I see it frequently in others.

At this time of the year especially our stress levels rise causing our emotions to more easily flow and our patience to decrease. Since this is happening to each of us this makes it even more important to remember the word patience.

We need to have patience with ourselves, with each other, with the long lines in stores, and with the person on the road in front of us who seems to have no clue where they are going. We also need to have patience with our loved ones who appear to be having mood swings.

When you feel your blood pressure rising and the anger boiling up inside you, I hope you will think of this little reminder and say "yes, I need to take a deep breath. Whatever is bugging me right now is temporary and in the greater scheme of things, not really such a big deal." Please try not to use angry words toward the other person. It will not help either of you. Neither will hand gestures. These things only escalate situations. We all know this and yet somehow, in the moment, we cannot help ourselves. Yes, I too can be guilty as charged. You know you are too. Sometimes we need a reminder that the "inside our head voice" is better used there than the "outside our head voice" and, yes, we all slip up sometimes. Forgive yourself and others when these leaks happen. In addition, the older we get, the more this seems to happen so when Grandma has "lost her filter" please know she does not mean to hurt your feelings.



Sometimes this can be humorous as well as the ones without filters tend to say aloud what our "inside our head voice" is thinking, which can be very funny indeed! (Unless you are the one the leak offends).

This is also a time of year where we miss our loved ones who are either far away or on the other side now. It is okay to miss them. It is okay to wish they were still here with you. It is also perfectly fine to enjoy the time you spend with the friends and loved ones still here. Sometimes we feel guilty enjoying ourselves when we think we should be sad – or vice versa. We do not need to feel guilty for our feelings. We need to embrace them and move through them. That is what they are for: to help us become better people and let go of things that we no longer need to hold onto.

Along that same vein, please do not tell other people how they should be feeling. Everyone is entitled to their own feelings. Just because we prefer them to be happy does not mean that is what they really need to be feeling right now. It is not about us and our wants and needs. It is about everyone's own wants and needs. Please allow others to feel what they need to. This is how they heal and can get back to the

person we all want for them to be again.

Okay, so please be patient. I know it is hard. I know that on one hand I'm telling you to feel your feelings and anger is a feeling; and on the other hand I am saying try not to be angry. This is because anger is just not one of the feelings that suits folks well over the long run. Anger is an emotion that is best to recognize and address right away. You can overcome anger when you turn your attention toward calling it out for what it is. Then you can say, "yes, that makes me angry, but is that really what I want to feel?" Or, do I want to take a deep breath, realize that whatever made me angry is not worth it and move on?

Long ago I was told "if someone has a problem with you, that is their problem." It took me a long time to embrace that one. The flipside to this is that if you have a problem with someone or something that is your problem. Yikes, right?! Being angry with them is not really the issue then is it? Some other issue needs to be dealt with so you can no longer let the anger occur. I find that most times I come to this point I look at myself and say, okay so is it worth it then? What do I need to get over so this person no longer pushes my buttons? When you

figure that out and can let it go, you solve the issue.

If you need help with this, let me know. I am happy to help you or refer you to a therapist who can!

Good luck exercising patience this holiday season! I wish you all the best, as always.

Fondly,
Donna

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IS A REVERSE MORTGATE RIGHT FOR YOU?

BY BEN KINIRY, ESQ.

A reverse mortgage (also known as a Home Equity Conversion Mortgage (HECM)) is a type of loan, and also a retirement planning tool, that may be utilized by seniors to tap into the equity of their homes for the purpose of supplementing their fixed income. In the Nutcracker, I mean in a nutshell, a homeowner, age of 62 or older, may utilize a reverse mortgage to borrow against their home's equity. Under the terms of this type of mortgage, the owner continues to hold title to their home.

A reverse mortgage can be a valuable retirement resource as many seniors' largest asset is their home. Imagine if you could open up a line of credit, like a checking account, and be able to utilize the value of your home to help pay for your cost of living, all while still residing in your home. It would be like a great Christmas gift (not really that good, keep reading).

We all know how a conventional mortgage works. Money is borrowed from a lender in order to purchase a home. Then most of us make payments for fifteen to thirty years. With each payment made, the borrower's amount of ownership increases, and then one day the home is paid off (both joyful and triumphant). I have a vague childhood memory of my parents burning their discharge of mortgage as a way of celebrating this major life event (like visions of sugar-plumbs dancing in my head).

So, how does a reverse mortgage work? It is kind of the reverse of the conventional mortgage. Instead of making payments and increasing your principal, you receive payments (can be lump sum, monthly installments or set up as a line of credit so you can take it when



you need it (that will get you into the spirit) and as you receive the disbursements the equity in your home decreases. You don't make a payment on the funds you receive, you just receive funds from the lender. During the course of a reverse mortgage, you may sell the home at any time, subject to the reverse mortgage. Of course, the loan balance grows over time as money is withdrawn and interest accrues (like finding coal in your stocking). As you can see this is the reverse of the traditional mortgage, hence the name "Reverse Mortgage."

Since I don't make payments, what am I responsible for? You will need to continue to keep your home in good repair, maintain homeowner's insurance and pay your property taxes (make a list and check it twice). You also need to keep your home as your primary residence.

When does a reverse mortgage need to be paid back? The reverse mortgage lender is repaid when the you die, no longer utilize the home as your residence, or your home is sold. Upon your death, the debt to the lender will need to be repaid and the remainder would become part of your estate. What if you become ill and need to leave the home

and cannot return, such as in the case of needing nursing home care? Same result more or less, you would sell your home, repay the debt and keep the remaining sale proceeds.

What does this mean for you?

Unfortunately, many seniors who are living on a fixed income don't have the enough income/assets to fully enjoy retirement, and may even fall short of being able to pay for necessities, like food and medication. If utilized wisely (think wise men or women), a reverse mortgage can be a powerful tool for those who need additional funds on a monthly basis to keep up with their cost of living or whom incur an expense they could not otherwise afford (like a new roof, furnace, automobile or a sleigh and eight reindeer). Tapping into their biggest resource may alleviate the shortfall and improve quality of life significantly, perhaps allowing the senior to stay in their home, which may be their preference.

How do I qualify for a reverse mortgage? First off, as stated previously, you need to be at least 62 years old. Second, you will need to have equity in your home. Also, you have to prove that you have enough income to afford

to pay your taxes, insurance, and basic home maintenance. Beyond that, a formula is done regarding the amount of equity you own in your home, interest rates, your age, etcetera. Note: if you have a conventional mortgage in place, the reverse mortgage may be utilized to pay off your traditional mortgage if the conventional mortgage does not represent too large a percentage of the value of your home.

Hold on, it is not all fun and reindeer games.

Reverse mortgage lenders are taking on significant risk. How is that you ask? When they make a loan to you based on your life expectancy, then every year you live is another year they don't get paid. For example, what if you borrowed at age 62 in an up market, then live to be 105 years of age and at the time of your passing the markets are down? The lender may likely lose, financially speaking, as their lien is only on the property itself.

Well, the reality of this risk is not lost on lenders, and therefore the cost of setting up a reverse mortgage can be rather expensive as compared to a conventional mortgage. It is true that all mortgages have costs, which can include the interest rate, loan origination fee, mortgage insurance fee, appraisal fee, title insurance fees, and various other closing costs, but reverse mortgage fees are high when compared with the traditional mortgage. I'm sure costs are all over the map, but the last two reverse mortgages I aided clients in acquiring cost those clients between \$10,000 and \$12,000. If the fees scare you, they should. If you still feel compelled to utilize this tool, then you will want to know that the fees can be added into the loan.

In my practice, I see a reverse mortgage as a tool for my clients. That being said, I typically see this as a tool of last resort. It may be best to sell your home and invest the proceeds so you earn interest rather than paying interest, but this is a decision that would be based on all the facts at the time and your personal preferences. Merry Christmas (Happy Hanukkah) to all and to all a good-night.

The information provided in this article does not constitute legal advice, not even to Mr. & Mrs. Santa Claus.

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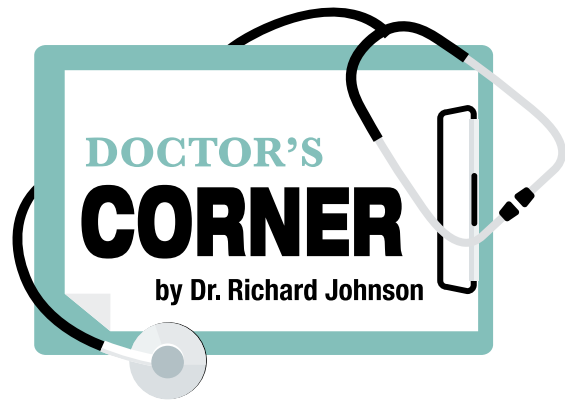
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SHOULD I GET A FLU SHOT?

According to the Centers for Disease Control (CDC) the flu season runs from October through May and immunization is your best protection. Each year a vaccine is created based on last year's strain of virus and on what might be seen this year.

Dr. Chan, our state epidemiologist, stated that the immunization for this flu season covers the H3N2 and H1N1 strains of the virus. Those who follow this illness say that they will not know how effective the vaccine will be until half way through the season.

A flu shot is recommended for everyone 6 months of age and older. Vaccination is not recommended if you have had an anaphylactic reaction to the vaccine or your immune system is compromised.

One should always consult with your primary health care professional if you have any questions about getting the vaccination, alternatives to the shot, and the use of antiviral medication should you get the flu.

Dr. Chan noted that people considered a high risk for complications from the flu, in addition to small children and adults over the age of 50, are anyone with lung or heart disease, or those who have diabetes or kidney disorders. There is no live virus in the flu shot, therefore you cannot get the flu from being immunized.

At this time of year there are a lot of other circulating viruses (and the flu shot does not protect against them) so the best advice is to practice good hand washing, cover your cough and sneeze, and if you are sick stay home from work.

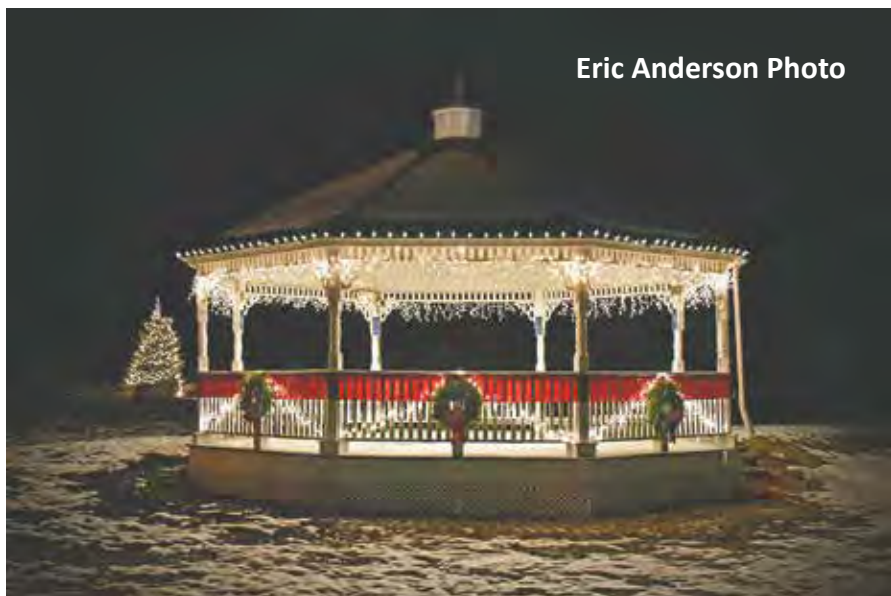
Information gleaned from the NH Medical Society Pulse 28 November 2018.

NOTE: Dr. Richard Johnson of Dunbarton is enriching our knowledge with a new column called Doctor's Corner. His column will be searchable on our website. He describes his background:

I grew up in Connecticut, went to Wheaton College (Illinois) and University of Colorado School of Medicine. I came to NH in 1973 to enter the surgical residency program at Dartmouth-Hitchcock. Following that training, and two years in the USAF, I was in surgical practice with the Nashua division of Dartmouth-Hitchcock until I retired some 30+ years later. My wife and I have lived in Dunbarton since 2005.



*Merry Christmas
and Happy New Year*



Eric Anderson Photo

"FOR THE LOVE OF MUSIC: A TRIBUTE TO ROSEMARY CLOONEY"

Submitted by "The Music Lady"

Rosemary Clooney was an American singer and actress who became wildly popular in the 1950's with the hit song "Come On-a My House", followed by "Botch-a-Me." "Mambo Italiano," "Tenderly," "Hey There" and "This Ole House." In 1954 she starred with Bing Crosby and Danny Kaye in the movie "White Christmas." Her career stalled in the 1960's during the rock and roll era, but when Bing Crosby again asked her to appear in his musical productions in the 1970's, her popularity rebounded along with the revival of songs of the swing era, and she began to record an album a year. Do



you remember seeing her in the TV ad for Coronet brand paper towels, when she sang the jingle that goes "Extra value is what you get, when you buy Coronet"? She has some interesting family connections. Her brother, Nick, who is a TV journalist and a doo-wap singer, co-hosted and sang in several PBS TV "Golden Oldie" specials with Pat Boone. Rosemary was a guest star on the popular TV show "ER," that starred George Clooney, who is her nephew and the son of her brother Nick. Rosemary had 5 children with her American movie star husband, Jose Ferrar, and her son Gabriel is married to Debbie Boone, who is Pat Boone's daughter. She lived many years in Beverly Hills, CA in a house that was formerly owned by George and Ira Gershwin.

If you were ever a big fan of Rosemary Clooney's music as much as I was, then you surely recognized her effortless swing, her flawless diction, her phrasing and great interpretation of lyrics within the first few notes of any song she sang. She died in 2002 at the age of 74 of lung cancer. Her nephew, George Clooney, was a pall bearer at her funeral. Rosemary Clooney entertained us with her unforgettable singing for so many decades, and she still makes us smile whenever we hear her music on the radio in so many public places, wherever the great American standards of popular music are played.



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Happy Holidays To All

DUNBARTON NEWS

By Nora LeDuc

DECEMBER 2018 & JANUARY 2019 Come to the Dunbarton Library's First Art Exhibit. **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 Dec 2018 and Jan 2019. This is the Dunbarton Public Library's first ever art exhibit on our new Art Space. FMI visit: <https://www.poeticfrostart.com/>.

SATURDAY, DECEMBER 15 Come to the Spireside Coffeehouse for an open stage night in 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.

FRIDAY, DECEMBER 16 Concert in the Town Hall Restoration Concert Series. The talented band is called HONEYSUCKLE, again being held in the town hall foyer. Doors open at 5:30, concert begins at 6:00. Suggested donation is \$20. Check out upcoming events and updates at www.tinyurl.com/DunTownHall.

TUESDAY, DECEMBER 18 You're invited to Fraud Watch and Awareness at the Dunbarton Library. Join **Sergeant Chris Remillard of the Dunbarton Police Department and AARP Fraud Watch presenter Doug Soares.** This program is designed to provide information and tips to prevent common frauds, scams and other types of elder financial exploitation.

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

DECEMBER 23RD to JANUARY 1ST School Holiday Break.

DECEMBER 24TH & 31ST Town Offices will close at 2:00 PM.

THURSDAY, JANUARY 3 Get ready to read and then discuss The Last Policeman which will be the DCC book on Thurs. Jan 3, at the Vestry. All are welcome at 7pm. Hosted by Phil & Eleanor Kimball.

THURSDAY, JANUARY 3 Genealogy Gathering on the first Thursday of the month, 6:30pm to 8pm. at the Dunbarton library. Bring your materials and use the Ancestry Library Edition. BTW: the Ancestry Library Edition is ready and available when you are. Please pop in to use it anytime the library is open! Call the library if you have questions-774-3546.

SATURDAY, JANUARY 19 Come to the Spireside Coffeehouse for an open stage night in 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.

JANUARY 21 No School - Martin Luther King Day.

CURIOS ON THE COMMON The Non-Profit Thrift & Gift Shop that was created to benefit the Dunbarton Congregational Church & the immediate community has changed their store hours. The new hours are Sat. from 9:00am to 4:00pm and Wed. from 10:00am to 4:00pm. Donations are welcomed & needed for ongoing sustainability. Please feel free to stop by with your usable household items or just come and browse.

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OBITUARIES

FORMER JUDGE ARTHUR ROBBINS

On October 4 Judge "Art" Robbins died. He was born in Cambridge, Massachusetts, on August 14, 1942 the son of Arthur E. and Alice (Costello) Robbins.

He served as a judge for the District Court in Concord for the State of New Hampshire for over 25 years.

Judge Robbins loved his retirement home in Sutton and thoroughly enjoyed everything about the area. He liked to hike and bike with his friends and especially with his daughters.

He loved the outdoors and was active in the town but his first love was the Town of Bow where he coached soccer, softball, mentored and taught many of the school children there.

He is survived by his wife, Carlotta (Nardi) Robbins of Manchester, NH; three daughters, Kathleen Robbins of Los Angeles, Calif., Alice Robbins of Concord, NH, Carlotta P. Robbins and her husband Jim Conroy of Waterbury Center, VT; a son, Steven Quinones of Bedford, NH, and Arthur's dear friend Carole O'Connell of Naples, Fla.

VIRGINIA KATHERINE DERAGON

Virginia "Gini" Katherine Deragon, 74, of Bow, passed away on Tuesday, November 27, 2018 at Beth Israel Deaconess Medical Center in Boston surrounded by her loving family.

"Gini" as she was known by family and friends, was born in Manchester on March 10, 1944, daughter of John and Katherine (Vassillion) Murphy. She attended Concord schools and graduated from Concord High School in 1962. She received her Associate's Degree from Fisher Junior College in Boston, MA and her Bachelor's Degree from Franklin Pierce University in Concord, NH.

In her earlier years following college, Gini was employed by the NH Highway Safety Agency. For most of her professional career, she worked as a Town Administrator for the Towns of Boscawen, Bristol, and Hopkinton, to name a few. In that role, she worked with elected officials and members of the public, making many friends and colleagues along the way.

Gini enjoyed spending time with her loving husband and family. She and Gary eloped in 1965 and remained each other's true loves throughout their marriage. Gini loved to quilt, golf, and was an avid reader, especially in regard to politics. She loved the ocean and Gini and Gary had many wonderful times sitting in the park together watching the boats go by. Gini adored all of her girls and will be remembered by them as being loving, strong, intelligent and independent. She was always supporting and encouraging her girls in everything they did.

Gini is survived by her husband of 54 years, Gary W. Deragon of Bow; 2 daughters, Beth Deragon and Kelly Hilton and her husband, Trevor all of Bow; 4 grandchildren, Megan Shorette and Elin Warwick and Emma and Bridget Hilton.

Memorial donations may be made to the Concord Regional Visiting Nurse Association (CRVNA) Hospice Program, 28 Pillsbury Street, Concord, NH 03301.

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BOW POLICE LOG

Bow Police NOVEMBER 2018 Arrest Log

11/02 Lance Vivian, 25, Weare, was arrested for simple assault and breach of bail;

Virginia Gilpatrick, 36, Epsom, was arrested on two bench warrants; conduct after an accident, and misuse/failure to display plates; Two juveniles were charged with possession of a controlled drug.

11/05 Joshua Longley, 29, Loudon, was arrested for driving after revocation/suspension subsequent offense, and suspended registrations.

11/11 An adult was taken into protective custody for intoxication; Tyler Hutchinson, 26, Bow, received a summons for operating without a valid license; Ashton Prive, 21, Boscawen, was arrested on warrants for bail jumping, conspiracy to commit burglary, and a bench warrant for receiving stolen property.

11/14 A juvenile was charged with simple assault.

11/16 Denise Major, 78, Bow, was arrested for operating without a valid license.

11/17 Melissa Chilson, 29, Franklin, was arrested for criminal mischief and breach of bail.

11/20 A juvenile was charged with possession of tobacco products by a minor.

11/23 Virginia Gilpatrick, 36, Epsom, was arrested for three counts of theft by unauthorized taking.

11/24 Danielle St. Pierre, 23, Exeter, was arrested for criminal trespass; Kevin Corbin, 34, Bow, was arrested for domestic violence; simple assault (four counts), obstructing report of crime/injury, criminal threatening (two counts), and criminal mischief.

11/27 A juvenile was charged with willful concealment.

11/28 Breanna Rivers, 22, Kensington CT, was arrested for simple assault, and disorderly conduct.



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THE ARMED CITIZEN

Being 70 and home alone during a break-in might spell trouble, but a woman in Pennsylvania had one thing working in her favor: She owned a gun. When a man broke a window and climbed into her house early one morning, she was prepared. As she heard the intruder coming up the stairs, she grabbed a gun—one she inherited from her mother. After he opened the door to her room, she fired multiple times, striking him at least once. Though the bullet only grazed his arm, it was enough to send him scurrying off. The suspect ran to a nearby car wash and called 911 to report being shot. He was taken for medical treatment and faces charges.

(Associated Press,
Philadelphia, Pa.,
5/5/18)



WHAT EVER HAPPENED TO SMOKEY THE BEAR?

The iconic fire warning sign at the old firehouse is in hibernation.

Eagle Scout candidate, Parker Richardson, is refurbishing Smokey and he will come out of the woods sometime next year - cosmetically improved!

Eric Anderson photo



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Have a Safe and Happy Holiday Season



Around October 20th, someone shot and left a cow moose in the woods. This is a terrible act and it would be nice to see the culprit brought to justice.

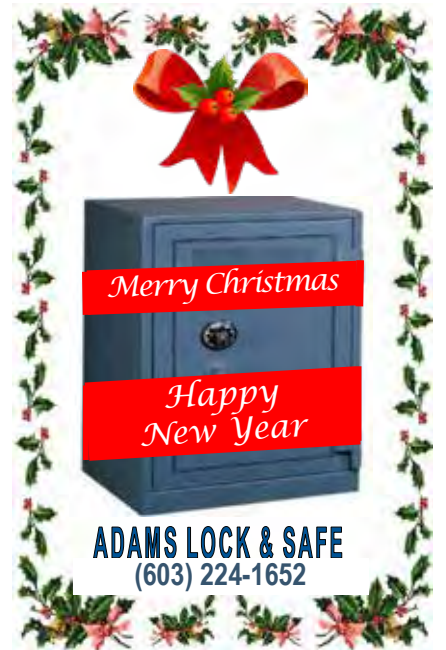
Our deer season total is well ahead of last year. To start with, the deer herd is in good shape in most of the state. Several W. M. A. "Wild Life Management Areas" had a Doe Day for the first time in quite a while. Thousands of extra tags were sold in W.M.A. L and M. Crossbows have become very popular. Also, the snow that fell on November 16th provided great tracking. Lack of mast crops in the woods had deer moving more to find food. Merrimack County was up 30%, Coos County was up 60%. I am sure snow had a lot to do with this. There were days when the weather made hunting challenging. On the 1st day of rifle season the wind blew over 40 miles per hour at times. "Good luck with that!"

The second day of rifle season I entered the woods for my 10th morning at 0'dark thirty.

The day was very quiet because the heavy winds had died down. The leaves had dried out making it easier to hear the possibility of a deer approaching. It was a cool 15 degrees. Around 9 a.m. I heard a deer walking nearby. I strained my ears and eyes. It took a couple minutes to get a fix on the deer's location. It was coming right at me. The rifle was up and there she was, right in front of me. The rifle barked, the deer hit the ground and never moved. I don't care how old you are or how many deer you have taken, your hands still shake.

I turned my cell phone on to see if I had some help to get the deer out of the woods. I got my lucky knife out and went over to pay respect for this beautiful deer. I started to field dress the deer and reminded myself not to cut myself like I did last year. At the check-in station, Fish and Game biologist, Pat Tate, weighed the Doe in at 113 pounds. He then aged the deer by the teeth. They were all worn down and he aged it at plus 6½ years. I was very thankful for the day and the season.

**Stay Safe,
Ron**



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