



# The Bow Times

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

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## BOW FIRE AWARDS NIGHT

The Bow FD Awards Night was catered by the Bow Community Men's Club on December 15, 2018. Tom Ferguson received the 2018 Annual Chief's Award from Mitch Harrington. The 2018 recipient of the Chief's Award began serving in December 1981 as a volunteer firefighter. He replaced Bow's 1st and only fulltime firefighter in 1995 whose primary job was custodial work around the community center at the time.

Since his initial appointment he has seen, adjusted to, and been at the center of numerous changes. Some major undertakings included Emergency Medical services transport, Advanced Life Support, Regionalized Haz Mat Response, expanded coverage hours, new facility, and most recent organizational restructuring.

He has served as call and fulltime firefighter, Lieutenant, Captain, Haz Mat Team Captain and Deputy Chief, as well as the Town's Health Officer. He has taken on department fire prevention activities; most recently streamlining processes, communication, and documentation.

He has been known for aggressive firefighting, being the "senior" man, and called "skipper" around the firehouse. It is his resiliency and adaptability that exemplifies commitment and dedication, said Chief Harrington.

The 2018 Service Award went to Richard Oberman and the Life Saving Award went to Captain Brandon Skoglund.

Also recognized were Deputy Mike VanDyke for 25 years of service, EMT Anne Matrice 20 years of service, FF/AEMT Parker Moore 10 years of service, FF/EMT Kevin Marquis 5 years of service, FF/EMT Chris Andrews 1 year of service.

## BUDGETING PROVIDES FOR THE POWER PLANT TAX CASE

At the December 4, 2018, meeting of the Board of Selectmen the minutes of their joint meeting in November with the Budget Committee were approved. Chairman Nicolopoulos reported that the town had set aside \$1,800,000 for the rainy day fund.

An additional \$708,000 was added to the fund balance, due to under budget spending by the town and schools, which can also be used for this purpose.

The total of \$2,508,000 in fund balance will be available for future tax abatements. Based on that, the Selectmen decided not to increase the tax rate. Chairman Nicolopoulos said that another \$500,000 should be saved by the end of the fiscal year on June 30.

The Town Manager's budget for 2019-2020 contains an additional \$1,892,000 for legal matters and tax abatements, including funds for the tax case with the Merrimack Station power plant.

## HOPKINTON - CONTOOCOOK NEWS ON PAGES 15-16

### TOWN RAISES CONCERNS ABOUT I-89/I-93 REDESIGN

Town Manager Dave Stack sent a detailed letter to the State Department of Transportation raising opposition to much of the State proposed design for the re-do of the I-89/I-93 intersections.

The major points in the letter are covered below.

#### 1. NHDOT Modeling Has Inaccurate Assumptions

The NHDOT modeling failed to recognize the Town's zoning in the area surrounding the I-89 Exit 1. In 2016 the Bow Planning Board drafted an ordinance for a new mixed use zone district adjacent to Exit 1. The zoning was approved by over 85% of the voters in town in March 2017. NHDOT had actual knowledge of the zoning change because a draft of the zoning amendment was promptly provided to NHDOT immediately after the Planning Board discussions in 2016.

The final version was also forwarded to NHDOT. The zoning for this area allows for much needed multifamily housing in the region and is designed to attract and retain millennials by permitting a mixture of uses in a more urban environment. The proposed Exit 1 design being put forth now was based on a land use model with rural zoning that only permitted single family homes on lots with a minimum of 2 acres.

Absent an analysis of the zoning that has been in place for almost two years, projections for traffic and the overall impact of the new Exit 1 design are meaningless.

As designed, the latest proposed highway layout would disrupt if not destroy the planned development of that area.

(Con't. on pg. 3)

## SMOKEY is Back!



Thanks to Eagle Scout **Parker Richardson**, Smokey is looking better than ever!

## FORMER SELECTMAN BEN KINIRY PROPOSES A CONFLICT OF INTEREST ORDINANCE FOR TOWN MEETING

Following up the interest sparked by his guest editorial last month former Selectman Ben Kiniry has prepared the text of an ethics ordinance for Bow. The full text of what will be a petitioned warrant article appears on page 2 and page 12.

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



# LOW TAXES ARE THE RESULT OF LOW SPENDING

## The Bow Times

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## PETITIONED WARRANT ARTICLE

**PURPOSE.** To establish a Code of Ethics applicable to all officials of the Town of Bow, whether elected or appointed, full time or part time, paid or volunteer.

**REFERENCES.** RSA 31:39-a.

**POLICY.**

### A. ETHICAL STANDARDS

1. Conflicts of interest. No elective or appointive officer or employee of the Town, whether paid or unpaid, shall take part in a decision concerning the business of this Town, or engage in any business, or transaction, in which they or a member of their family, directly or indirectly, has a financial interest, aside from his/her or family member's salary or benefits as such town officer or employee, greater than any other citizen or taxpayer, nor shall they have any financial or other private interest, directly or indirectly, which is in conflict with the proper discharge of their official duties.

2. Representation of private interests before Town agencies. No Selectman or other officer, whether elected or appointed, or employee whose salary is paid in whole or in part from the Town treasury shall appear in behalf of private interests before any Town board. Selectmen, however, may appear without compensation on behalf of constituents or in the performance of public or civic obligations.

3. Representation of private interests in litigation. No Selectman or officer, whether elected or appointed, or employee whose salary is paid, in whole or in part, from the Town treasury shall represent private interest other than their own in any action or proceeding against the interests of the Town in any litigation to which the Town is a party.

4. Required disclosure by Board of Selectman members. A Selectman who has, or a Selectman with a family member who has a direct or indirect financial or other private interest, in any proposed matter shall publicly disclose, on the official records of the Board of Selectmen, the nature and extent of such interest. Such disclosures shall be made orally prior to the matter being discussed as part of a Board of Selectmen meeting agenda, or a Selectman may elect to file a written specific or general conflict of interest disclosure statement with Town Clerk.

5. Required disclosure by officers and employees. An officer, whether elected or appointed, or employee who, whether paid or unpaid, has a direct or indirect financial interest or other private interest in any town matter and who participates in discussion before or gives official opinion to the Board of Selectmen shall publicly disclose on the official record the nature and extent of such interest. Such disclosures shall be made orally prior to the matter being discussed as part of a Board of Selectmen meeting agenda, or the officer or employee may elect to file a written specific or general conflict of interest disclosure statement with the Town Clerk.

6. Gifts. No Selectman, other officer,

or employee, whether elected or appointed, paid or unpaid, shall accept any valuable gift, whether in the form of service, loan, thing or promise or any other form from any person, firm or corporation which to his knowledge is interested, directly or indirectly, in any manner whatsoever in business dealings with the Town. An occasional non-monetary gift of insignificant value (less than \$10.00) may be accepted. This provision does not prohibit the acceptance of awards which are publicly presented in recognition of public service, nor does it prohibit the acceptance of any gift that would have been offered or given to the employee if the employee were not an official employee of the Town.

7. Disclosure of confidential information. No selectman or other officer, whether elected or appointed, or employee, whether paid or unpaid, shall intentionally disclose confidential information concerning the property, government or affairs in the Town.

8. Investments in conflict with official duties. No Selectman or other officer, whether elected or appointed, or employee, whether paid or unpaid, shall invest or hold any investment, directly or indirectly in any financial, business, commercial, or other private transaction which creates a conflict with their official duties.

9. Incompatible employment. No Selectman or other officer, whether elected or appointed, or employee, whether paid or unpaid, shall engage in or accept private employment or render or sell services or goods from private interests when such employment or service is incompatible with the proper discharge of their official duties.

10. Future employment. No Selectman or other officer, whether elected or appointed, or employee, whether paid or unpaid, shall solicit, negotiate for or promise to accept employment by any person, firm or corporation with which they are or their agency is engaged on behalf of the Town in the transaction of business or which is or may be affected by their official action. In connection with this prohibition, no elected official may assume employment with the Town until one (1) year after leaving office.

11. Non-Interference. No elected official, nor any appointed member of a Town board, commission, or committee, unless empowered to do so by a majority vote of the board, committee, or commission as a whole, shall interfere or intervene or attempt to influence any operational decision of Town employees in the conduct of their duties.

12. Employee contributions. Town employees shall not be required to contribute to any political, charitable, or religious purpose, nor shall they engage in improper political activity. Improper political activity is defined as any action by an employee acting in an official capacity which may cause or obligate a Town official, or a member of a political party, to reward or benefit the Town employee in any manner.

13. Employees Seeking Elective Office. Appointed employees may accept or seek election or appointment to a Town

of Bow municipal office or Town of Bow school office, but they shall resign from the Town service upon election to any such office. A violation of this section shall be grounds for discharge of any appointed employee or officer guilty of such violation. This section shall not apply to members of the fire call forces, special police officers, or other part time employees whose primary source of income is other than that of the Town of Bow.

### B. WORD USAGE

**Definitions.** As used in this policy, the following terms shall have the meanings indicated:

(1) **EMPLOYEE** - Includes all positions over which the Town Manager has power of appointment.

(2) **OFFICER** - Includes all positions appointed by the Board of Selectmen.

### C. DISCIPLINARY ACTION

Suspension or removal from office. Any violation of any of the provisions of the foregoing shall constitute cause for suspension or removal from office or employment as provided by law.

### D. COMPLAINT PROCEDURE; PENALTIES

1. **Hearing.** The Board of Selectmen shall serve as the final authority on questions pertaining to applicability or alleged violations of this code. The Board shall hear appeals of decisions of the Town Manager under the provisions of the Code of Ethics, and the Board shall hear all cases involving officers of the Town and shall decide the matter by majority vote

2. **Procedures.** The members of the Board of Selectmen shall adopt such rules for the conduct of their business as they see fit; shall have the authority to request legal assistance directly from the Town attorney, or when it appears to be in the best interests of the Town, shall be empowered to seek outside legal assistance; and they shall have the power to draw upon the various Town departments for reports and information and for stenographic and clerical help. They shall have all subpoena powers as may be available to them under state law.

3. **Advisory opinions.** Upon the written request of a concerned Town officer or employee, the Board shall render advisory opinions based upon the provisions of this code. The Board shall file its advisory opinions, but may delete the name of the officer or employee involved.

4. **Filing of complaint.** Any registered voter in Bow having information that any Town official, elected or appointed, or employee, is engaged in improper activities or has a conflict of interest may present their complaint to the Board of Selectmen.

5. **Review by the Board.** Said complaint shall be in writing, under oath, specific and to the point. When a matter has been referred to the Board of Selectmen, the Chair of the Board shall convene a non-public meeting of the Board within fourteen (14) days for the purpose of determining if the written complaint has sufficient merit to warrant a hearing or further investigation.

**(Petitioned Warrant Article  
Con't. on pg. 12)**



## LETTERS TO THE EDITOR

### OUR FRIEND WILLIS

I called my friend Willis Ladd this week to wish him Happy New Year and see if he was up for a visit. His son Steve answered and gave me the sad news that Willis had died. Over the past few years, I saw him become more and more frail with health problems. I also knew how much he was missing his wife Sandy.

I met Willis around 2010. I had noticed the lawn mowers for sale in front of his home and stopped by when I thought my battery was dead on my riding mower. The first thing Willis told me was that he wasn't taking anymore customers. I said that was fine but wondered if he could tell me if my battery was any good. He tested it and said that it was dead. I told him thank you and that I was going to head up to Greenland's to get another one. He said that he could sell me one and that was the first of many times I did business with him.

I had a 1942 Indian motorcycle at that time and was having problems with the generator so I stopped by with it to see if Willis could test it for me. His eyes opened up when I drove in with that bike and we found that we had a mutual love for motorcycling. My grandfather Fritzie Baer was one of the men who brought motorcycle racing and the Gypsy Tour to Laconia in 1938. It turns out that Willis had attended many of those races at Gunstock when they were held there through 1963. He also drove with former Harley Dealer Bob Labrie to flat track races throughout the US. Willis said that he was always the driver. When I was leaving that day, Willis said to me, "If you ever have any mower problems, I would be happy to help you."

From that point on, I would often stop by to see Willis, often just to talk motorcycles. I am an amateur historian on motorcycle racing at Laconia and shared much of my research with Willis. I also gave him all of my motorcycle magazines and later learned that he would then share them with his sons.

In reading the many notes left in the on-line guest book for Willis, I learned more of a man that was loved by many of us in the Bow community. Willis was a very unique and hardworking man that is going to be missed very much. Rest in peace, my friend.

**Bobby Arnold**

Bow has lost an icon in the world of small engine repair. I met Willey Ladd back in the late sixties when he was working for Merrimack Farmers where I bought my first chain saw, a Hoffco. As time passed we became friends and he was the most important man in Bow when it came to fixing my first snow blower. If anyone had problems with lawn mowers of any type Willey was the man to see. He was a quiet man, soft spoken, kind, and considerate of all who knew him. Many times our family members and friends took their repairs to Willey. If you had an outdated piece of lawn equipment he was the man to either have or know where to find a replacement part. He saved a lot of people a lot of money when he fixed their broken equipment. Willey was part of the old Bow residential community and will be missed by all.

**Gary D. Nylen, Bow**

## SEARCH AND RESCUE DRILL

### Expect Increased Trail & Trailhead Activity

**By Mitch Harrington**

On January 27, 2019 between 0800-1200 the Town of Bow Fire Department in conjunction with Bow Police, NH State Police, Merrimack County Sherriff, Capital Area Fire Mutual Aid Compact, Bow Pioneers Snowmobile Club and Bow Open Spaces will be conducting a Search and Rescue Drill.

The objectives of the drill are to assess the resource needs of the Town and surrounding communities for off road incidents and communications interoperability between Capital Area fire departments, law enforcement agencies, and other local partners.

Users and neighbors of the Town of Bow trail system can expect an increase in ATV/snowmobile use, wide track off road vehicles, low flying search aircraft from NH State Police (weather dependent) and search K9's. Please use caution if you plan on utilizing the recreational trail system during this time.

We would like to thank Bow Ladies Auxiliary, Bow Boy Scout Troop 75, Bow Pioneers Snow-mobile Club, and Bow Open Spaces for their assistance.

### (I-89/I-93 Redesign cont'd. from pg. 1)

#### 2. NHDOT Modeling Failed to Consider Impact on Business Corridor.

Over the past several decades, a section of Route 3A running south from the I-89/3A interchange to the Hooksett town line has attracted many new trucking-related businesses due to the configuration of the interstate highway. The proposed design will eliminate direct access from I-89 to Route 3A, which will put these businesses at a significant disadvantage. The impact to these businesses should be thoroughly evaluated before such a drastic plan is proposed. To date, no such evaluation has been conducted.

#### 3. The Design Ignores Local Impact

The design would introduce a signalized intersection at the end of I-89 Exit 1, in the middle of a residential area. Presently, that road is used almost exclusively by passenger vehicles from Bow. The latest design would radically change the use and nature of that section of the Town without any of the added benefits of economic development. The traffic lights would exclusively serve the federal highway system.

The light would be operated twenty-four hours a day on a road with a significant grade. The introduction of a traffic light on such a steep grade would introduce risk to drivers at all hours of the day and night, especially during periods of inclement weather.

With the elimination of direct access to Route 3A from I-89, traffic from I-89 to Route 3A would 1) exit I-89 via Exit 1, 2) turn left at a new traffic signal, 3) pass under I-89 to another new signal light, 4) turn right on a yet to be constructed bypass, 5) travel to another new signal light, 6) turn left again, and 7) finally reach Route 3A. This configuration would introduce significant traffic onto local roads, and have it pass through an economic development zone with no discernible benefit to drivers. That traffic would include a significant number of large trucks that serve businesses on Route 3A south of the existing intersection of I-89 and Route 3A.

The reconfiguration of I-89 Exit 1, and the elimination of direct access from I-89 to Route 3A will introduce additional traffic on local roads as drivers use exit 1 to access 3A via Short Street and Grandview Road in Bow, which would be a far less convoluted route for any traveler. This would introduce an unnecessary and unreasonable burden on Town resources and roadways.

A response from DOT is awaited at press time.

# TRAVEL SHOW



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# BOW EARLY ACT CLUB RAISES \$1,718.17 FOR POLIO ERADICATION



Alden Betterley, Treasurer; Jill Harpring, V-President; Rotarian Alan Kanegsberg; Courtney McKeen, President; and Brigid England, Secretary.

The Bow Early Act Club ran a “Pennies for Polio” fund raiser by placing donation containers throughout the Bow Middle School. The club collected a total of \$1,718.17 and donated it to the Bow Rotary Foundation, to which the Bow Rotary Club matched their \$1,718.17 and donated the total of \$3,440.00 to Rotary International’s End Polio Now Campaign.

The Early Act Club is shown presenting their check to Bow Rotarian Alan Kanegsberg. The Bow Early Act Club comprises approximately twenty 7th and 8th graders at the Bow Middle School. They are supported by one teacher advisor and two Bow Rotarian advisors, Jeannie Richards and Peter Imse.

Rotary International has been working to eradicate polio for more than 30 years. As a founding partner of the Global Polio Eradication Initiative, Rotary has reduced polio cases by 99.9 percent since their first project to vaccinate children in the Philippines in 1979 and have gone on to helped immunize more than 2.5 billion children in 122 countries.

So far, Rotary has contributed more than \$1.8 billion toward eradicating the disease worldwide. Today, polio remains endemic only in Afghanistan, Nigeria, and Pakistan.



Members of the Bow Early Act Club

Photo by Eric Anderson



## DOUGLAS HONORED WITH LIBERTAS AWARD

By Joseph W. McQuaid, Publisher, Union Leader

At a formal dinner at the Grappone Center, which also featured national columnist Jonah Goldberg, Chuck Douglas kidded that he didn’t know why he had been chosen until learning that center president Drew Cline had a checklist to determine the recipient.

“First, did you move to New Hampshire at age 21?” Douglas said. ‘Josiah Bartlett and I both did so. Were you in Congress? Check. Were you a colonel in the state militia? Check. (Douglas served in the N.H. Army National Guard.)

“Were you on the state Supreme Court? Check.”

But, he told an attentive crowd, “the real selection question was, were you born on Dec. 2 like Bartlett. Check.”

Douglas noted that Bartlett was one of New Hampshire’s signers of the Declaration of Independence and paid a high price for his views and values. Tories once burned his house to the ground.

The Center for Public Policy named in Bartlett’s honor was founded in 1993 by Emily and Edgar Mead. The nonpartisan think tank has issued many papers and studies on government and public policy issues and responsibilities.

Douglas stressed the need for citizens to work to preserve an understanding and appreciation of how democracy functions; and he bemoaned the lack of civics education that is key to that understanding.



The following students have been named to the Dean’s List at NHTI, Concord’s Community College in recognition of their academic achievement. To qualify for Dean’s List a student must be considered full-time and have a term GPA of 3.3 or higher.

*Congratulations!*

NAME	CITY
Amanda Alzamora-Proszowska	Bow
Nicole Bernard	Bow
Zachary Daniels	Bow
Aedan Graves	Bow
Taylor Marston	Bow
William Targett	Bow
Lindsey Bergholm	Contoocook
Laura Botelho	Contoocook
Bethany Glanville	Contoocook
Andrew Otto	Contoocook
Jacob Andrews	Dunbarton
Paul Antuono	Dunbarton
Makenna Philippon	Dunbarton
Joseph Viola	Hopkinton
Charles Wetherbee	Hopkinton

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## MARY LYNNE RAHLSON PROMOTED TO SENIOR RETAIL BANKING OFFICER at Merrimack County Savings Bank

Mary Lynne Rahlson has been selected to lead the Retail Banking Department for Merrimack County Savings Bank as Senior Vice President, Senior Retail Banking Officer. She replaces Linda Lorden, who was appointed President of the Merrimack earlier last month.

"Mary Lynne's promotion is very well-deserved," said Lorden. "It acknowledges her exceptional ability to meet the needs of our customers and the community, which has helped us expand our footprint throughout Southern NH, including Nashua and Hooksett. Mary Lynne and I have worked closely together for the past 10 years. I'm confident our customers and branch employees will get the excellent support and leadership that they expect from the Merrimack."

Rahlson has more than 38 years of retail banking experience, including considerable expertise in mortgage lending, security and BSA administration. Prior to the Merrimack, Rahlson held various roles in Branch Management in several banks in NH.

Rahlson currently serves on the board for Rotary Club of Concord. She is a member of the Concord Chorale and an active volunteer at the Friendly Kitchen and Concord Coalition to End Homelessness. Her past community involvement has also included work the Friends Program and Merrimack County SPCA. A talented and active musician, Rahlson is a member of three established choirs and ensembles.

## THE ARMED CITIZEN

### Portsmouth Man Held at Gunpoint by Citizen

An Uber driver held a man at gunpoint who crashed into several downtown Portsmouth businesses. Aaron J. Marconi of Portsmouth on New Year's Eve used his vehicle to destroy the front porch area at a pizza shop and then hit a parked vehicle at the intersection of Hanover and Bridge streets and took out large signs at Dunkin' Donuts on Islington Steet.

"This was extremely dangerous because people were filtering in for First Night celebrations. That's how lucky we are nobody was hurt," said Portsmouth Police Lt. McCain.

Two men who witnessed Marconi's erratic behavior followed him in their vehicles. When Marconi rammed into Nikki's Banh Mi and came to a stop, the first man told police he blocked Marconi's pickup truck with his car.

Police said Marconi threatened to kill that man when a second man drew his firearm and told Marconi to stop when he heard the threat. Police initially seized the gun but it was returned when they determined the man's actions were legally justified.

Marconi was charged with driving while intoxicated, criminal threatening, four counts of conduct after an accident, and a felony charge of possession of Heroin.

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!

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## THOUGHT FOR THE DAY

"Freedom of the press ensures that the abuse of every other freedom can be known, can be challenged and even defeated."

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### Food donated from the Capital Region Holiday Program helped sixty families.



**Bow Human Services Director  
Deb Bourbeau Turkeys in Hand**



**Members of the BHS Wrestling Team  
Volunteered to Distribute Food**



**Turkey or Chicken  
Your Choice**



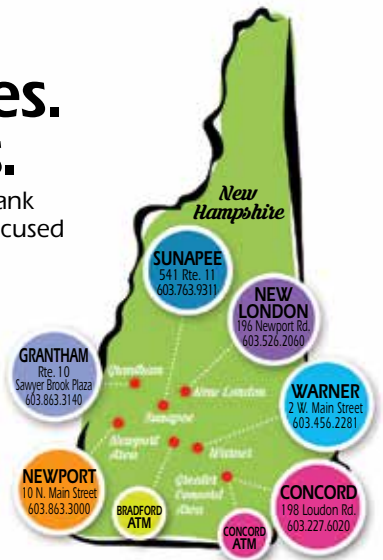
**2018 Team of Food Basket Volunteers**



## Local Bank. Local Employees. Local Decisions.

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## GET FINANCIALLY FIT

The new year is an ideal time to set new goals, as many vow to become more physically fit or get organized. The new year is also a great time to assess your finances, gain control and stick to a new budget or saving plan. Taking control of your personal finances will allow you to save and prepare for unexpected expenses.

Get financially fit this January. Follow the tips below to get started.

### GET ORGANIZED

Consider treating yourself to a post-holiday gift of a financial organization system. Alphabetized file folders, or filing systems specifically for financial organization are available in January as people begin to prepare for tax season. Take advantage and start the new year with an organizational system. While you're getting organized, consider buying a shredder to keep your personal information safe from identity theft.

### CREATE A BUDGET

Track your income and expenses to see how much money you have coming in and how much you spend. If you have debt, establishing a budget will help you to pay down your debt while saving. Use computer software programs or basic budgeting worksheets to help create your budget. Include as much information as you can and review your budget regularly. Print several copies of this budgeting worksheet to help you get started.

- Identify how you spend your money.
- Set realistic goals, especially if you plan to cut some of your expenses.
- Track your spending and review your budget often.

### LOWER YOUR DEBT

Debt from student loans, mortgages and credit cards is nearly unavoidable. Most families carry about \$10,000 in credit card debt. Spending more money than you bring in can lead to financial stress. Establish a budget to pay down debts while you save.

Points to consider when cutting debt:

- Pay more than the minimum due and pay on time.
- Pay off debt with higher interest rates first.
- Transfer high rate debt to credit cards with a lower interest rate.
- Use credit cards and loans for purchases that will appreciate in value like a home.

### SAVE FOR THE UNEXPECTED AND BEYOND

Pay yourself first. Saving is important; it ensures a comfortable future that can endure financial surprises. No matter how old you are, it's never too late to begin saving.

- Save at least 10 percent of your income for retirement. Enroll in a retirement plan or consider optimizing an established retirement plan. Contributions made to these types of plans are tax deductible. If your employer does not offer a retirement savings plan, many banks offer Individual Retirement Accounts. IRAs offer tax-deferred growth, meaning you pay taxes on your investment gains when you make withdrawals.
- Financial advisors often recommend keeping about three months salary in a savings account in case of financial emergencies like hospital bills or loss of job.
- Increase your contribution as your income increases.
- If you receive direct deposit at work, ask your employer to send a specific amount to your savings account. Because the money is put into an account before you have a chance to spend it, automatic savings plans are an easy and convenient way to save. If your employer doesn't offer direct deposit, many banks allow for automatic transfers from checking to savings accounts.

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## BOW ROTARY CLUB DISTRIBUTES \$20,000 IN SCHOLARSHIPS

At its regular meeting on January 4th, the Bow Rotary Club fulfilled their commitment and presented checks to seven of the eight college scholarships awarded this past spring totaling \$20,000. Each student spoke for a few minutes about what their first semester experiences of this college year had been like and how college was challenging them.

This year's college scholarship recipients were: Emma Roberge, Samantha Perry, Alison Lambert, Miranda Benoit, Jack Tellifson, Laura Hoeker, and Diana Pollock. Unable to attend was Claire Aurilio.



Pictured Left to Right: Dick Swett, Scholarship Chair, Emma Roberge, Samantha Perry, Alison Lambert, Miranda Benoit, Jack Tellifson, Laura Hoeker, Diana Pollock and Bryant Stevener, Club President.

Photo by Eric Anderson

### ABOUT THE BOW ROTARY CLUB

The Rotary Club of Bow, chartered in 1970, is a member of Rotary International. The club's motto is "We help others," and is a service club of approximately 55 local men and women from a variety of professions and life experiences who engage in a wide variety of volunteer activities to support both local community activities as well as health and community assistance projects around the world.

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# ADJUST YOUR HABITS TO IMPROVE YOUR LIFESTYLE

by Jim Olson

Did you eat the same thing for lunch today as you did yesterday, as well as plan on exercising yet falling short due to work or family obligations? Did you plan on getting a good night's rest and going to bed at a decent hour but ended up staying up late watching Jimmy Fallon (no offense Jimmy...p.s. love your name)?

Here is the real question, did you do all those things and expect to improve your lifestyle?

John Dryden famously said, *"We first make our habits, and then our habits make us."*

Confucius said, *"Men's natures are alike; it is their habits that separate them."*

And Aristotle noticed that, *"We are what we repeatedly do. Excellence then, is not an act, but a habit."*

It's pretty clear that the habits you adopt will shape who you are.

When it comes to your body, the two habits that define your physique are your eating and exercise habits. In fact, everyone that you know who is in great shape has dialed in these two important habits.

If you aren't happy with your body, simply adjust your eating and exercise habits. Here's how to adopt a habit:



Jim Olson

## MAKING A HABIT

Use these seven steps to create a life-improving habit.

1) Decide on the ONE habit that you would like to develop. It's tempting to pick up 3 or 4 healthy habits, but choosing just one new habit is realistic and doable.

Here are some healthy habit ideas:

- Do not eat after 7pm each night.
- Bring your lunch to work instead of eating fast food.
- Exercise 4 times a week after work for 45 minutes each time.
- Only eat fruits and veggies as your

afternoon snack.

- Get up early and exercise for an hour each morning.
- Work with a personal trainer 3 times a week.

2) Write your new habit down on paper. Also include your 3 main motivators for developing this new habit, the obstacles you'll face, and your strategies for overcoming these obstacles.

Here's an example:

- My new habit is to work with a personal trainer at Individual Fitness at least 3 times each week.
- My 3 main motivators are 1) to feel confident in my bathing suit this summer, 2) to have more energy, and 3) to fit into my skinny jeans.
- The obstacles I will face are 1) not having the energy to go to my session after work, 2) not having enough money to pay for sessions, and 3) not having my spouse's support.
- I will overcome these obstacles by 1) doing my workouts before work instead of after work, so I have more energy, 2) cutting down on frivolous spending to ensure that I can afford it, and 3) asking my spouse to join me so we can get in shape together.

3) Commit fully to your new habit, in a public way. This could mean posting it on Facebook, or simply announcing it at the dinner table. Put yourself in a position where you'll be embarrassed to give up on your new habit.

4) Keep track of your progress. You could keep a detailed journal or simply make a check mark on each calendar day that you successful with your new habit.

5) Keep yourself publicly accountable. This means either status updates on Facebook or verbal status updates at the dinner table. Your friends and family are in a position to offer you support, so don't shy away from those close to you.

6) If you fail, figure out what went wrong so that you can plan around it and start again tomorrow.

7) Remember to reward yourself for your success.

If you're continuing to struggle with these steps by yourself then please call us, we can help get you started and stay on the right track. Before you know it, you will have a healthier lifestyle!

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Jim**



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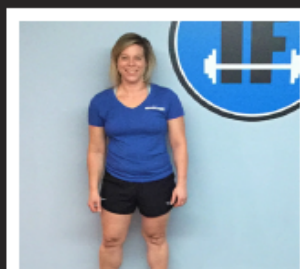
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*"...In three months, I lost 22 pounds and look totally different. I tell my (college age) children Dad is ripped, but they think I am kidding. Wait until summer! I played three sports in high school, but I weigh less and look better now than I did when I graduated 40 years ago..."*



Tracy Cote

*"...I feel challenged and supported, never judged or criticized. I love the positive attitude and atmosphere at IF. I look forward to coming in. If I miss a workout, I don't panic. I know John, Jim, and the rest of the IF crew have my back. My strength training workouts are thoughtful and personalized to move me closer to my fitness goals without injury..."*

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## What's Happening in OLLI?

By Jacki Fogarty

OLLI (Osher Lifelong Learning Institute) at Granite State College will hold a Game Day on Friday, January 25 at 12:30 at the college. Members and friends will enjoy Scrabble, Balderdash, Kings Row, Mexican Train Dominoes and others at this free event.

Game Day will be the last fun event before the beginning of, believe it or not, the Spring Term. OLLI recently held its sneak preview of the 76 courses and field trips in the greater Concord area that will be held during the Spring term.

Some of the highlights of the new term which begins on February 18 include:

- 20 history courses ranging from the Lewis & Clark Expedition to the Women's Land Army of WWII, the Boston Massacre to the Brinks Job, the Holocaust to Mary Baker Eddy,
- Outdoor courses ranging from Snowshoeing the Broken Ground Trails in February to hikes and walks in Boscawen and the Contoocook River Park,
- Courses in performing arts ranging from a study of George Carlin to Barbershop Harmony to Community Radio in Concord to the Concord Theatre's next act,
- Science and Space courses including Rocks from Space, Implications of Evolution,
- Creative arts offerings, both hands-on workshops such as Silk Scarf Dyeing, pastel painting, Shibori (Indigo Dye workshop) and basket-weaving and touring opportunities like a visit to the Carroll Studio,
- Courses in many other categories from Antiques to Analytics, Single Payer Healthcare to Craigslist, Impeachment to Midwifery, Bruce Springsteen to Vernal Pool Exploration, Shakespeare's Othello to Three Terrific Sports Novels.

Besides the 76 Concord-based courses there are another 160 equally varied course selections in OLLI's other three learning sites: Greater Manchester, Seacoast (Portsmouth to Rochester) and Conway. You can review all available courses online on OLLI's website: [OLLI.granite.edu](http://OLLI.granite.edu). The print catalog is available at the Baker Free Library, Hopkinton Town Library, Town Offices or by calling the OLLI office at 603-513-1377. Class registration begins February 4.

An annual membership costs only \$40 and entitles members to discounts on all courses plus many free fun events, special interest groups such as Book Club and Gardening, group travel excursions, a monthly newsletter and talent-sharing opportunities. Perhaps the greatest benefit OLLI offers is the easy companionship and great conversations among engaged seniors with a love of learning and unbridled enthusiasm for active aging.

OLLI's courses are 100% member-developed, non-academic and range from single sessions to 8-week sessions, generally at 2 hours per session. Most classroom courses are at the local Granite State College (GSC) campus. OLLI is grateful for the sponsorship of GSC which not only provides classroom space, but administrative, financial, technology and safety support.



OLLI members intent on their game at a recent game day at Granite State College.

# DUNBARTON NEWS

By Nora LeDuc



**WEDNESDAY, JANUARY 16: PTO Meeting** 7:00 PM to 8:00 PM. Come to this important meeting regarding Executive Board elections.

**SATURDAY, JANUARY 19 AND FEBRUARY 16:** Enjoy The **Spireside Coffee House** on at the Dunbarton Vestry in the Center. There will be Open Stage performances. Come listen to local artists. Signups start at 6:30 PM. Show starts at 7:00 PM. \$5 donation and snacks and drinks will be available. Snow cancelation will be posted their FB page. They will also notify their email recipients at least 2 hours before start time.

**THURSDAYS, JANUARY 24, FEBRUARY 7, AND FEBRUARY 21.** The **Kids Reads to Dogs** will take place at the Dunbarton Library. You must register to participate. Kids in Grade 1 to 4 who register will have a 15 minute session with a dog of their choice. Bring your own book, or pick out one of ours to read.

**THURSDAY, JANUARY 24:** Barbara Francis, **Penobscot Baskets** will present at the library at 6:30 PM. Come hear her story and see her work.

**TUESDAY, JANUARY 29:** 10:30 AM to 11:30 AM. Monthly **Chair Yoga** Sessions, at the Dunbarton Library is scheduled for Instructor is Sherry Gamble. Please wear comfy clothes! A great workout.

**THURSDAY, FEBRUARY 7:** 7:00 PM the **DCC Book Club** will meet at the Vestry to discuss the book *The Lightless Sky* by Gulwali Passerlay. This is the story of a twelve-year-old refugee's extraordinary journey across half the world. Joyce Ray will host. Everyone welcome.

**THURSDAY, FEBRUARY 21:** 6:30 PM to 8:00 PM the Dunbarton Library presents Chris Martin: NH Bald Eagle Recovery at the library. Chris Martin has been a Raptor Biologist for NH Audubon for nearly 29 years. He has focused on recovery of the state's eagles, peregrine falcons, and other raptors in close collaboration with NH Fish and Game.

**TUESDAY, FEBRUARY 26:** 10:30 AM to 11:30 AM at the Dunbarton Library, come participate in Monthly Chair Yoga Sessions with Instructor Sherry Gamble. *Please wear comfy clothes!*

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## TAX SCAMS & SCHEMES

by Dominic Lucente

### *The “dirty dozen” favored by criminals & cheats.*

Year after year, criminals try to scam certain taxpayers. Year after year, certain taxpayers resort to schemes in an effort to put one over on the Internal Revenue Service (I.R.S.). These cons occur year-round, not just during tax season. In response to their frequency, the I.R.S. has listed the 12 biggest offenses – scams that you should recognize, schemes that warrant penalties and/or punishment.

**Phishing.** If you get an unsolicited email claiming to be from the I.R.S., it is a scam. The I.R.S. never reaches out via email, regardless of the situation. If such an email lands in your inbox, forward it to [phishing@irs.gov](mailto:phishing@irs.gov). You should also be careful with sending personal information, including payroll or other financial information, via an email or website.<sup>1,2</sup>

**Phone scams.** Each year, criminals call taxpayers and allege that said taxpayers owe money to the I.R.S. The Treasury Inspector General for Tax Administration says that over the last five years, 12,000 victims have been identified, resulting in a cumulative loss of more than \$63 million. Visual tricks can lend authenticity to the ruse: the caller ID may show a toll-free number. The caller may mention a phony I.R.S. employee badge number. New spins are constantly emerging, including threats of arrest, and even deportation.<sup>1,2</sup>

**Identity theft.** The I.R.S. warns that identity theft is a constant concern, but not just online. Thieves can steal your mail or rifle through your trash. While the I.R.S. has made headway in terms of identifying such scams when related to tax returns, and plays an active role in identifying lawbreakers, the best defense that remains is caution when your identity and information are concerned.<sup>1,2</sup>

**Return preparer fraud.** Almost 60% of American taxpayers use a professional tax preparer. Unfortunately, among the many honest professionals, there are also some con artists out there who aim to rip off personal information and grab phantom refunds, so be careful when making a selection.<sup>1,2</sup>

**Fake charities.** Some taxpayers claim that they are gathering funds for hurricane victims, an overseas relief effort, an outreach ministry, and so on. Be on the lookout for organizations that are using phony names to appear as legitimate charities. A specious charity may ask you for cash donations and/or your Social Security Number and banking information before offering a receipt.<sup>1,2</sup>

**Inflated refund claims.** In this scenario, the scammers do prepare and file 1040s, but they charge big fees up front or claim an exorbitant portion of your refund. The I.R.S. specifically warns against signing a blank return as well as preparers who charge based on the amount of your tax refund.<sup>1,2</sup>

**Excessive claims for business credits.** In their findings, the I.R.S. specifically notes abuses of the fuel tax credit and research credit. If you or your tax preparer claim these credits without meeting the correct requirements, you could be in for a nasty penalty.<sup>1,2</sup>

**Falsely padding deductions on returns.** Some taxpayers exaggerate or falsify deductions and expenses in pursuit of the Earned Income Tax Credit, the Child Tax Credit, and other federal tax perks. Resist the temptation to pad the numbers and avoid working with scammers who pressure you to do the same.<sup>1,2</sup>

**Falsifying income to claim credits.** Some credits, like the Earned Income Tax Credit, are reported by scammers claiming false income. You are responsible for what appears on your return, so a boosted income can lead to big penalties, interest, and back taxes.<sup>1,2</sup>

**Frivolous tax arguments.** There are seminar speakers and books claiming that federal taxes are illegal and unconstitutional and that Americans only have an implied obligation to pay them. These and other arguments crop up occasionally when people owe back taxes, and at present, they carry little weight in the courts and before the I.R.S. There's also a \$5,000 penalty for filing a frivolous tax return, so these fantasies are best ignored.<sup>1,2</sup>

**Abusive tax shelters.** If it sounds too good to be true, it usually is, and that's especially true of complicated tax avoidance schemes, which attempt to hide assets through a web of pass-through companies. The I.R.S. suggests that a second opinion from another financial professional might help you avoid making a big mistake.<sup>1,2</sup>

**Offshore tax avoidance.** Not all taxpayers adequately report offshore income, and if you don't, you are a lawbreaker, according to the I.R.S. You could be prosecuted or contend with fines and penalties.<sup>1,2</sup>

Watch out for these ploys – ultimately, you are the first defense against a scam that could cause you to run afoul of tax law.

**Dominic Lucente may be reached at 603.645.8131 or [Dominic.lucente@LPL.com](mailto:Dominic.lucente@LPL.com) [Dlucente.com](http://Dlucente.com)**

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#### Citations.

1 - [irs.gov/newsroom/irs-wraps-up-dirty-dozen-list-of-tax-scams-for-2018-encourages-taxpayers-to-remain-vigilant](http://irs.gov/newsroom/irs-wraps-up-dirty-dozen-list-of-tax-scams-for-2018-encourages-taxpayers-to-remain-vigilant) [3/22/18]

2 - [forbes.com/sites/kellyphillips/2018/03/22/irs-warns-on-dirty-dozen-tax-scams/](http://forbes.com/sites/kellyphillips/2018/03/22/irs-warns-on-dirty-dozen-tax-scams/) [3/22/18]



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12 Shore View Drive	4 BR / 3 BA	1.0 acres	3088 sq ft	\$216,000
56 Albin Road	3 BR / 2 BA	.89 acres	1542 sq ft	\$255,000
22 Bow Bog Road	3 BR / 1 BA	1.03 acres	1240 sq ft	\$261,400
70 Allen Road	3 BR / 2 BA	6.29 acres	1728 sq ft	\$263,000
7 Cedar Lane	3 BR / 3 BA	2.9 acres	1992 sq ft	\$284,000
83 Bow Bog Road	3 BR / 2 BA	1.01 acres	2052 sq ft	\$289,500
146 Bow Bog Road	4 BR / 3 BA	5.94 acres	2090 sq ft	\$310,000
30 Lewis Lane	2 BR / 2 BA	CONDO	1550 sq ft	\$338,049
3 Woodland Circle	4 BR / 3 BA	1.34 acres	3000 sq ft	\$375,000
23 Hampshire Hills Drive	4 BR / 3 BA	2.44 acres	2716 sq ft	\$378,500
28 Lewis Lane	2 BR / 3 BA	CONDO	2400 sq ft	\$392,450
34 Logging Hill Road	4 BR / 3 BA	2.42 acres	3866 sq ft	\$455,000
12 Parsons Way	4 BR / 3 BA	1.45 acres	2582 sq ft	\$459,700
15 Summer Lane	4 BR / 4 BA	1.28 acres	3500 sq ft	\$641,320
64 Sterling Drive	5 BR / 8 BA	4.67 acres	8186 sq ft	\$925,000



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# Booking Winter Flights Updated

by Chase Binder

## REPRINT OF NOVEMBER 2016

I love to hear from readers, especially when they ask me to re-visit a topic that really hit home. Such is the case with my column on booking winter flights back in 2016. As some of you asked, here is my column on that topic from November 2016—updated with a few changes.

The foliage this year has been swoon-worthy. Indeed, the folks who measure factors like color vibrancy say it's the best in seven years. But make no mistake, winter is coming. Ice. Snow. Bitter cold. All of which can add an almost unbearable level of stress to the no-longer-fun-at-all world of air travel. That's the bad news. The good news is that there are a few things you can do to decrease your chances of encountering a disaster.

Most important, book your itinerary carefully. No matter where you're headed—warmer climes to the south, our own west coast, Europe, even Oceania or South America—the important thing is to get in the air on time. And no matter whether you're flying out of Manchester-Boston Regional Airport (MHT) or Boston's Logan Airport (BOS), this means booking the very first flight of the day possible. Why? The aircraft will already be there—no waiting for an inbound aircraft which has had lots of time to get embroiled in scheduling delays elsewhere. Airlines work hard



Chase Binder

to begin their days on time, so will park the last inbound aircraft of the night right at the gate for the next morning's (hopefully) on-time departure. Equally important, if the first flight has a problem, the airline has all day to fix it and get you on your way.

Book non-stop whenever humanly possible. Airplanes can take off in dodgy weather a lot easier than landing in snow and sleet. Once you're in the air, a nonstop is virtually guaranteed to get you to your destination on time. Given airline consolidations, nonstop options have diminished somewhat. You might have to drive to Boston to catch a nonstop JetBlue flight to the Caribbean. Spirit has non-stops out of Boston to several points in Florida, and Allegiant has non-stops out of Pease to locations on both Florida coasts. Southwest has non-stop to Orlando and Tampa out of MHT. Beware, though, savvy travelers grab non-stop seats early.

**Update: Good news! Frontier Airlines is now operating out of**

**Portsmouth at Pease International Airport (PSM) with nonstop flights at great introductory prices to places like Orlando and Las Vegas. True, Allegiant and Frontier have somewhat restricted schedules—they don't operate these flights every single day. If your schedule is a bit flexible, Allegiant and Frontier are great options—I love those nonstops. On the slightly bad news side, travelers now have to pay for long-term parking... though only \$7/day.**

But sometimes non-stops just won't work. In those cases, look for an itinerary that connects in an airport as far south as possible. If you're flying American, choose Charlotte rather than Philly. Delta will often route you through their hub in Atlanta. I try and avoid United, which often routes through Newark. Think about it—weather systems hit us from the west and big ones can stretch for hundreds of miles. Chances are good that a big storm affecting New Hampshire will be causing havoc all the way down to DC.

No matter where you're connecting, allow lots of extra time to make that connection. Much better to relax at the gate waiting for your onward flight than to miss the connection and risk your entire trip. Speaking of missing an entire trip, if you are headed for a cruise or a tour, build in an extra day or two on the front end. They will leave without you if you're not there on time!

**Update: This year's travel stories have already included lots of "missed connection" scenarios. Most online booking sites will allow you to set minimum connec-**

**tion time as a search criterion. Use it! Set it at 2 hours minimum and you'll have a bit of wiggle room.**

Once you've booked, it's critical to monitor both weather (just turn on your TV) and air traffic as your departure approaches. I always monitor the inbound flight. This is easy to do by searching the airline website for arrivals. Match the airline, gate number and time with your outbound flight and, bingo—you'll be able to find the inbound flight and you'll have advance warning of delays. I use flightaware.com, which often has more accurate and up-to-date info than airline's own website. Another website that has great air traffic info is fly.faa.gov, which will show you which airports are experiencing delays—and even the reason behind the delays... weather, traffic, whatever.

Of course, even if you've done everything possible to protect your travel, things can still go bad—sometimes for weather, sometimes just the bad luck of a mechanical failure or a distant scheduling problem that has a domino effect on your flight. Here is where information is power. If you're one of the first to know, if you have cleverly put the airline's contact info on your cell phone's speed dial, and if you've been smart enough to keep your phone fully charged (always travel with a battery-powered portable charger), you'll be among the first to grab alternate seats.

**Update: Virtually all airlines have their own apps now. Take the time to install the app on your smart phone and have one-tap access to your booking info and options. Speed matters!**

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### (Petitioned Warrant Article cont'd. from pg. 2)

6. Complaints without substance. If the Board determines that the complaint is without substance, and warrants no further action, the person making the complaint and the subject of the complaint shall be notified, in writing, of that finding and a copy shall be placed in the Selectmen's files.

7. Report of the Board. If the Board finds the complaint to have sufficient merit to warrant a hearing or further investigation, the Board shall notify the subject of the complaint of such finding in writing and provide the individual with a copy of the complaint. The Board shall have thirty (30) days from the date of such finding to investigate, hold meetings, hold a hearing, and file a written report of its finding.

8. Hearings. If the Board determines by a majority vote that the complaints appear to have merit, they shall hold a hearing, which may be public or private, at the discretion of the board excepting that the person against whom the complaint has been made may request a public hearing. The subject of the complaint shall have the right to attend all hearings and to present evidence in defense. The Board, at its sole discretion, may conduct deliberations in non-public session. If the Board, after such hearing, finds that the individual is in violation of the provisions of this code, the Board of Selectmen shall order sanctions as they may deem appropriate pursuant to the provisions of this policy and Town of Bow personnel policy.

9. Statement of findings. The statements of the findings of the Board shall

be issued upon the request of any person against whom a complaint was filed.

10. Public release of findings of innocence and wrongdoing. In cases where the Board finds that the person accused has engaged in no wrong doing and that the accusations have become known to the public, the Board of Selectmen will publicly clear the person accused by a suitable announcement.

11. Sanctions. When the Board of Selectmen, after following the provisions of this chapter, makes a finding that any officer or employee of the Town has engaged in improper activities or has a conflict of interest, the Board of Selectmen shall impose sanctions as they shall deem appropriate which may include, but not be limited to the following:

- (1) Vote to terminate the offending employee or official.
- (2) Vote to publicly censure the offending employee or official.
- (3) Place the matter on file.
- (4) Or impose any other sanction that they shall deem appropriate.

A. Authorize the Town Attorney or any other attorney approved by the Board of Selectmen to prosecute violations of this Code of Ethics in Superior Court as provided by RSA 31:39-a.

12. Effective Date. This ordinance shall be effective when approved by town meeting. However, state law (RSA 31:39-a) requires that the ordinance will not apply to any officers and employees who are in office or employed at the time the ordinance is adopted for a period not to exceed one year from the date of adoption. The Board of Selectmen's Policy Statement adopted March 5, 2003, shall govern all employees not covered herein.



## NOTTINGCOOK FOREST HISTORY, A NOTE FROM BOW OPEN SPACES

By Ann D'Ambruoso and Harry Hadaway

The Nottingcook Forest (NCF) conservation easement and trails are the product of collaboration between many town organizations. 627 acres was purchased by the Town of Bow to preserve open space after approval by residents at the 1997 town meeting.

In 2000, residents further approved a measure to put these 627 acres into permanent conservation easement enabling over 760 acres of land together to form the Nottingcook forest.

In 2002 the Rotary club of Bow formed the Rotary Nottingcook Trails committee. This committee collaborated with Bow Open Spaces, Bow Conservation Commission, Bow High School, abutting landowners, the Town Selectmen and Highway Department with trail construction begun in 2003.

The trail names were chosen to recognize certain notable Bow residents, or natural features found in the Nottingcook Forest.

**Hamilton's Path** was named in honor of George Hamilton, who had a distinguished career in conservation in New Hampshire. He was one of the original AMC hut masters and worked with Joe Dodge in the 1940s and 1950s carrying 100lb packs up to the huts. He worked for NH Fish and Game, where he was committed to protecting Nash Stream in the Great Northern woods. He was a resident in Bow at the time this trail was built in 2004.

## BOW HERITAGE COMMISSION NEWS

**Baker Heritage Room.** Native American Artifacts can be viewed in the Baker Heritage Room Located in 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 to the public from **10:00 AM-2:00 PM the second Thursday and the third Saturday during the months of January, February, and March of 2019 and by appointment. Contact Faye Johnson 228-8149 or Gary Nylen 496-5239**



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## In The Woods



Ice fishing conditions in this area have been very poor. Two weeks ago, a friend and I made our first trip out. Testing the ice with my chisel, I was surprised to find only two inches. We backed off and canceled our trip.



The temperatures in November and December were below normal. Heavy rain, wind, and very warm temperatures on the 21st and 22nd of November did a lot of damage to the ice. Several people had to be rescued from thin ice, including some on Great Bay, which has little or no ice. Exeter River is wide open. Some ponds in our area have ample ice but it is spotty. Above the big lake region, the ponds are in much better shape, but not Winni.

The Fall Trout Stocking took place last month. These ponds are stocked with large trout for the ice angler. These fish are taken in mostly very shallow water with a variety of bait. There is a two fish limit. Ponds of local interest include, Pleasant Lake, Deerfield, Highland Lake, Andover, Webster Lake, Franklin, and Tweeksbury Pond, and Grafton.



The unofficial total for the deer harvest in the 2018 season is 14,057. This is a 14% increase from last season, and 26% above the 20 year average. With very little food in the woods, we're hoping for an easy winter. The Fish and Game Department recommends not feeding the deer for a variety of reasons. For the hunter who was "down and out" enough to take my hunting seat from my ground blind on the last day of the season, I would gladly buy one for you, as I had a personal attachment to mine. On one last note, the clamming at Hampton/Seabrook harbor has been excellent this season.

**Be Safe, Check the Ice Before  
Venturing out.  
RON**



## DON'T MISS YOUR OPPORTUNITY TO BE A PRIZE WINNER!

The Bow Men's Club is selling prize calendars in the month of January to fundraise for a permanent storage solution for their supplies. The calendar is filled with wonderful prizes including cash, gift cards, services and even a birthday party for 12 at the Firehouse in Bow. The calendars are available for \$20.00 each and you have a chance to win every day in month of February with the grand prize being \$500.00.

The Men's Club is hoping to raise \$10,000 to purchase a prefab building. The prize calendars may be purchased from Men's Club members, the Bow Town Manager's Office, Bow Parks and Rec, and the Baker Free Library or by calling:

**Dik Dagavarian at 856-7268.**

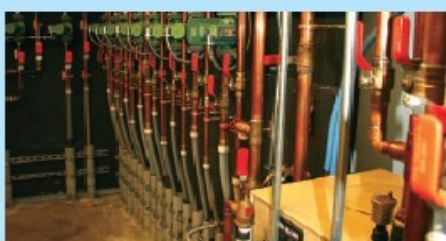
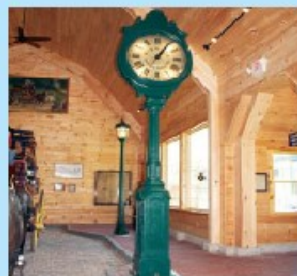
Don't miss out there are only 500 calendars available! A drawing will take place daily in the month of February and winning tick-ets will be returned and be available to be redrawn.

The Men's Club would like to thank all the organizations and individuals who made this prize calendar possible.



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**Justice of the Peace**

**Wedding Ceremonies**

Bow, New Hampshire

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## WHITE ROCK NEWS



**"Happy Hookers"  
Knitting Club  
Meets At 9:00 AM  
Tuesday's  
At White Rock**

# 2019

*Happy New Year!*



# BAKER FREE LIBRARY NEWS

by Lori Fisher

## THANK YOU TO OUR GENEROUS DONORS

We are so fortunate to have the support of our community during end of year giving! The Baker Free Library Foundation exceeded their goal of raising \$10,000 for the Library Endowment, and the Library raised \$1500 for our collections and programs for the first half of 2019. The Library Trustees and Staff truly appreciate the ongoing support of our community, so that we can continue to offer the services and resources that our residents want and need. Thank you!



## ALL BOW CALENDARS IN ONE PLACE - BURBIO!

The Library has partnered with **Burbio.com** to offer ALL Bow calendars through one service, where you can choose which calendars are included in yours!

And what do we mean by "All Bow Calendars"? We mean all school calendars in the district (Dunbarton, too), the SAU 67 calendar, the Town public meeting calendar, Town community calendar (where other town groups post their meetings/events), the Parks & Rec calendar, the Library events and meeting room reservation calendar, and the BHS athletics calendar for seasonal sports (broken down by sport). The best part is YOU CHOOSE WHAT CALENDARS THAT YOU WANT TO FOLLOW!

It's easy to use: go to Burbio.com and type in 03304 for our zip code. All of the calendars for Bow will pop up, and then you create an account and choose which calendars to follow. You can receive a weekly digest update by email every Sunday, as well as other emails during the week, or no emails during the week. Also, Burbio has an app - so you can take this calendar with you on your cell phone. If you have Alexa, you can sync your account to ask Alexa about events. And last, if you have a personal Google calendar, you can add any of the Bow calendars to it for your convenience.

The best part about this whole thing is that the service was FREE for us to set up, and is FREE for you to use. So no more questions about which board meeting is where or on what night/time, or whether your kids have

conflicting events at two different schools - you'll be able to see everything at once on all of the calendars you follow. Please let us know what you think about it, and pass the information on to your friends and neighbors. We're all better off when we know what is happening in Bow! Questions? Email Lori Fisher, Library Director, at [lori@bakerfreelib.org](mailto:lori@bakerfreelib.org).

## FREE COMMUNITY YOGA CLASSES

Sun 1/20, Sat 2/9, & Sun 2/10 - 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. Classes for January from 9 am to 10 am: Sunday 1/20, Saturday 2/9, and Sunday 2/10. 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 CANNOT 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 a class with them! Classes are held in the Library's Merrimack County Savings Bank Room in the Lower Level. Because these classes are 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](mailto: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!

## SAVE THE DATE: TOWN CANDIDATE'S NIGHT

The 4rd annual Candidate's Night for those running for an elected office in the Town of Bow will be held on Wednesday 2/20 at 6:30 pm in the Library's Lower Level (the snow date for that event is Wednesday 3/6 at 6:30 pm in the same location). The filing period for town offices occurs from Wednesday 1/23 through Friday 2/1. The Library will be in contact with all registered candidates to obtain information for our Candidate Info Packets, and to confirm participation on Candidate's Night. Questions? Contact Lori at 224-7113 or [lori@bakerfreelib.org](mailto:lori@bakerfreelib.org).

## LIBRARY CLASS/EVENT HIGHLIGHT

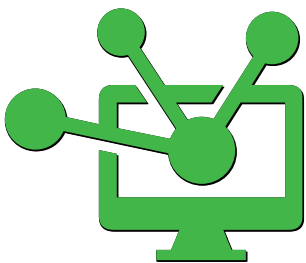
Beat the Librarians Trivia Night Round 3 @ The Tap Room, 12 Thistle Lane, Hooksett: Thursday 1/24, 7 pm

Prizes go to either the top public team, or the 2nd place public team. Questions? Call Lori at 224-7113 or email [lori@bakerfreelib.org](mailto:lori@bakerfreelib.org).

## LIBRARY HOLIDAY CLOSURES

The Library will be CLOSED on Monday 1/21 in observance of Martin Luther King Jr. Day.

## READ THE BOW TIMES ONLINE!



Read all editions of  
The Bow Times online at  
[www.thebowtimes.com](http://www.thebowtimes.com)

Look for individual articles  
under the following icons:

**Travel Talk • Elder Law  
Aging • Dental Care  
Financial Planning**

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## Hopkinton Real Estate Sales – December 2018

ADDRESS	BR / BA	SQFT	ACRES	PRICE
115 Pine Street	2 BR / 4 BA	2,179	.50	\$212,500
1141 Pine Street	4 BR / 3 BA	2,592	2.0	\$215,000
1030 Briar Hill Road	4 BR / 5 BA	4,700	45	\$945,000

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Mary Cowan



Calvin Herst



Suzanne Zellers-Beck



Sandy Heino



Molly Hardenbergh



Rolf Gesen




Dani Tarbell

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Based on 2018 Real Estate Sales in Merrimack County, MLS.

### NEW CO-OWNER OF COWAN AND ZELLERS REAL ESTATE PROFESSIONALS, LLC ANNOUNCED

## CALVIN HERST PROVIDES NEW CO-LEADERSHIP



After five years with the group, Calvin Herst has moved into an ownership position at Cowan & Zellers Real Estate Professionals, LLC.(C&Z). He brings thirty years of management experience to C&Z. His sense of humor, interpersonal skills and business acumen complement co-owner Mary Skoby Cowan’s leadership style. In 2017, Cowan & Zellers was the leading independent real estate company in Merrimack County (based on Merrimack County, MLS). Suzanne Zellers Beck chose to reduce her hours, and happily remains with the firm as an associate broker.

Calvin stated, “I enjoy guiding clients through the many steps of a successful real estate transaction and I look forward to assisting new clients in purchasing their very first home or selling a place they’ve called home for many years.”

Calvin is a member of the National Association of Realtors and the Sunapee Region Board of Realtors. Calvin also performs throughout New England as a professional pianist. In his spare time he loves windsurfing, sailing, and home renovation projects.

## HOPKINTON POLICE LOG

### TOWN OF HOPKINTON POLICE DEPARTMENT

#### DECEMBER 2018 STATS

Arrests - 9    Accidents - 14    Traffic Stops - 420

#### ARREST LOG

12/01	Kimlenh Lieng, 20, 217 Dubuque Street, Manchester, NH was arrested for DUI.
12/12	Aaron Bourdeau, 35, 12 Prescott Street, Franklin, NH was arrested on a Warrant.
12/18	Aayliah Williams, 23, 47 Bremer Street, Manchester, NH was arrested for Breach of Bail Conditions
12/19	Nikolas Carr, 24, 79 Park Ave, Hopkinton, NH was arrested for Violation of Probation or Parole and Resist Arrest/Detention.
12/20	Kenneth French, 21, 424 French Pond Rd, Henniker, NH was arrested for Operating After Suspension – 2nd and Suspended Registration.
12/22	John Tracey, 55, 881 Main St, Hopkinton, NH was arrested on a Warrant.
12/23	Katelyn Houghton, 25, 210 Circle Rd, Manchester, NH was arrested for Operating After Suspension and Suspended Registration.
12/28	Jordan Lapierre, 27, 12 Yarrow Way, Concord, NH was arrested for Operating As Habitual Offender.
12/28	Victoria Petricca, 19, 46 Peterson Circle, Concord, NH was arrested for Willful Concealment.





## Welcome to the Hopkinton - Contoocook TOWN CRIER!

by Kathleen Butcher

► **WOMAN'S PICKUP BASKETBALL** Sundays through February 10th. 6pm at Hopkinton Middle High School. For women 18+. Register at [www.hopkintonrec.com](http://www.hopkintonrec.com).

► **SENIOR LUNCH AT SLUSSER CENTER** Wednesdays at 12 noon at the Slusser Senior Center. Suggested donation \$4. Menu: **1/16:** Chicken Fricassee on Biscuit, Mashed Potatoes w/ Gravy, Seasoned Carrots, Pineapple Lime Jello & Gingerbread w/ Whipped Cream. **1/23:** Ham, Mac & Cheese, Peas, Cornbread, Salad & Apple Crisp with Ice Cream. **1/30:** Shepherd's Pie, Vegetable, Biscuit & Surprise Dessert.

► **THE SUPERVISORS OF THE CHECKLIST** of the Town of Hopkinton give notice that they will be in session for the purpose of additions and corrections to the checklist at the Bates Building (former Town Clerk's Office), 846 Main Street in Contoocook on Tuesday, January 22, 2018, from 7:00-7:30 p.m. (Please use front entrance)

► **THE HOPKINTON DEMOCRATIC CAUCUS** will be held Wednesday, January 23, 2019 at 7:00 p.m. at the Hopkinton Town Library Community Room. Registered Hopkinton Democrats are eligible to vote in the caucus elections for town Democratic committee officers, for town delegate to the Democratic State Convention and to the county Democratic committee. We encourage you to participate in your local caucus. For more information, contact Kathy at 603/545-5997.

### THE HOPKINTON HISTORICAL SOCIETY

► **LEARNING FROM HISTORY** will hold its third program on Wednesday, January 31 at 6:30 pm. The topic is the evolution of education from education for the common good to education for the individual. Specific topics include early history of education in the U.S., curriculum, inclusion of immigrants, teacher qualifications, and special education. This discussion will be moderated by Susan Covert. All are welcome; many opinions make for a lively discussion. For more information, contact the Society at 746-3825 or [nhas@tds.net](mailto:nhas@tds.net). -- Heather Mitchell Executive Director Hopkinton Historical Society 300 Main St. Hopkinton, NH 03229 603-746-3825 [www.HopkintonHistory.org](http://www.HopkintonHistory.org)

► **STUDIO SALE OF BOYAN MOSKOV POTTERY** on Saturday, February 2 from 9-5 pm and Sunday, February 3 from 12-3 pm. One hundred pieces of pottery that have been marked down 75% will be available for sale. Don't miss this opportunity to purchase beautiful pottery at unbelievable prices! Event is free and open to the public. For more information, contact the Society at 746-3825 or [nhas@tds.net](mailto:nhas@tds.net). -- Heather Mitchell Executive Director Hopkinton Historical Society 300 Main St. Hopkinton, NH 03229 [www.HopkintonHistory.org](http://www.HopkintonHistory.org)

### HOPKINTON TOWN LIBRARY PROGRAMS

► **MAGIC SHOW WITH NORMAN NG!** Sunday, January 27th from 4-4:45 PM. "he Norman Magic Experience" is an exciting fusion of magic, comedy, and audience participation. Ages 5 and up are invited to see Norman's original and amazing magic tricks with his unique style of storytelling, action, and audience interaction. This program will take place in the Community Room.

► **STAY 'N' PLAY CAFE** Thursdays, January 17, February 21, March 21 from 10-2:30 PM. A time for parents and children to play! Coffee, tea, and hot cocoa provided. Come in out of the cold and have fun at the library! For all ages. This program will take place in the Community Room.

► **STORYWALK™** Enjoy The Listening Walk (by Paul Showers/illustrated by Alik) on the path behind the Slusser Center and playground. Walk in boots or wear your snowshoes!

► **STORY TIME & LAP TIME.** Share the joy of reading with your child! Learn some new songs and listen to some great stories. There's always an art experience (where the focus is on the process, not the product). Story Time is held on Tuesdays at 1 PM and Wednesdays at 10:30 AM. (ages 2 1/2 to 5). Stories, music, and rhymes await you and your child at Lap Time. Lap Time is on Fridays at 10:30 AM (birth to 2 1/2).

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## CONTOOCCOOK UNITED METHODIST CHURCH HAS NEW PASTOR



The Contoocook United Methodist Church has a new pastor with an interesting story and interesting life. His name is Gil Pyo Lee and he is from South Korea. He is a fully ordained minister and a PhD. His actual title is Rev. Dr. Gil Pyo Lee.

Pastor Lee has lived and preached in Singapore for the last 12 years or so. He was there during the Trump-Kim negotiations which had a major impact on his home country of South Korea.

**WE WELCOME HIM TO HIS NEW MINISTRY.**



## ON AGING... AND LISTENING TO THE AGED

By Donna Deos

Welcome to a new year! I thought for this year I would try and focus back on the "On Aging" title to this column more so than the being a nice person track we have been on. Naturally, we should all continue being nice, but really, we can do that while talking about the joys of aging.

Joy number one: with age comes wisdom! Or, so they say. Truly though, our senior citizens do hold a wealth of knowledge that we should try to pay attention to and learn from. Folks in their older years have that much more learned life experience. They have lived more years and therefore have more lessons that could be shared with us to our benefit if we would only take the time and listen to them.

When you have a challenge in your own life you would do well to ask an elder about the situation. I guarantee they will have words to live by to offer you that you can apply to your own situation. Sure, their lives were different in many ways. First, they tended to have longevity with one company or two for most of their lives. This teaches us loyalty and commitment. It teaches us about how to learn to deal with other people you may not like or want to be around and to play nice with those people because like it or not, you could be stuck in the same company with them for a very long time.

They also took the same vows we do when we get married and yet, they carried them out verbatim. Who knows better than someone who has made it 40 or 50 or more years in a marriage how to navigate those waters? They stuck it out. It might have



been easy for some, but for most I'm certain there were many challenges along the way. And yet, they stayed the course. There is plenty to learn about there. These folks are not quitters!

They know about hard work. They didn't have all the fabulous so called advancements that we now experience, which is probably why they tend to be in better shape physically and mentally than the rest of us!

They played outside as kids. They made friends in their neighborhood, played with those kids, worked with them, grew up with them and are likely still friends with them today. They learned how to have and keep relationships and how to grow them. How to eat crow when you need to, apologize when you should, how to forgive, how to turn the other cheek and how to speak up when something truly isn't right.

They fought for what they believed in – with more than just words. They didn't talk bad about or slander other people. They learned to accept the things they could not change, the courage to change the things they could and the WISDOM to know the difference. They know about accountability – to themselves and others.

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They did some amazingly daring things! After all, there was little to no adult supervision when you were outside playing all day and Dad was at work and Mom was cooking and cleaning. Oh the stories they have on this topic! Definitely ask about that one.

They listened to other adults and did what they were told because there were real repercussions back in those days for doing bad things. Any adult could and would come along and discipline any child they saw misbehaving. That's why they all know how to act out in public. It is also why they have little patience for those who do not. Bullying wasn't an issue back then because parents and other adults called the bully out immediately and made them stop. Again, there were repercussions for actions.

Yes, they also loved and lost. They were also treated unfairly by others. They had good times and bad times. They had wonderful adventures. They had amazing triumphs and they had sad and lonely downfalls too. They have lived long enough to have lost many important people and pets in their lives. What's most important is that they lived through all of this and learned from it. They are true survivors

and heroes. They are also teachers to those willing to learn.

Their stories are amazing – if you take the time to hear them. Please do so. You will not only get to know them better, you will get to know yourself better too.

Enjoy the the new adventures ahead of you and live vicariously through their experiences!

**All my best,  
Donna**



Member Pat MacNeil shows off the two matching wreaths she decorated for the Baker Free Library.

## The Bow Garden Club GREENS WORKSHOP

A lively group of members gathered at the Old Town Hall on the morning of December 1st to decorate wreaths and make swags for all the town buildings and "Entering Bow" signs located around town. Christmas music, breakfast goodies and coffee were in abundance while the "BGC Elves" snipped greens and wired pine cones, holly, birch bark stars and red ribbons onto their creations. Volunteers later delivered the finished products to their intended locations.

All the while the greens workshop was in production, Bow residents and others who had pre-ordered poinsettias from club members arrived at the Old Town Hall to claim them, happily taking in the sea of hundreds of red, white and pink poinsettias waiting for "Customer Pick-Up". The wonderful aromas emanating from all the pine, balsam and spruce branches that garden club members were working with were as an added bonus! **See more Bow Garden Club news on page 22.**

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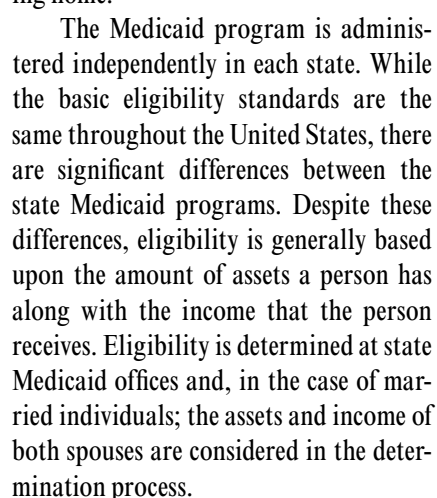
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**BY BEN KINIRY, ESQ.**

Medicaid is a joint federal and state program that provides payment for medical care for persons unable to afford to pay.



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.

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.

**(Con't. on pg. 21)**

# CELEBRATE THE NEW YEAR THESE GREAT OFFERS!

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## BOW SCHOOL NEWS



### BOW HIGH SCHOOL BOOK CLUB

Members of the BHS Book Club discussed their most recent book, April Henry's *The Night She Disappeared* this week. Advisor Mrs. Aubin brought members pizza to enjoy since one of the main settings for the book is a pizza place. We also enjoyed a Yankee book swap of used books. Book Club members will start their next book; *One of Us is Lying* by Karen M. McManus, in January. See Advisor Mrs. Aubin is you would like to join; new members are always welcome.



### POETRY OUT LOUD COMPETITION

Congratulations to this year's Poetry Out Loud competition, which took place in Bow High School's auditorium on December 20, and was hosted by WMUR's Sean MacDonald. All of our student winners this year were sophomores! They included second runner-up, Alexandra Bessette, first-runner-up Annika Geiben Lynn, and first place winner Rachel Budd. Rachel will be competing in the state semi-finals at Southern New Hampshire University this February. Congratulations to all those who participated, and best of luck to Rachel as she represents Bow High School at the competition next month!

### FRANCE 2019

It is a great pleasure to offer the biennial trip to France from 21-29 November 2019. This trip is available to students that are currently in good academic standing in French III as well as students that have successfully completed three years of French. Please contact Madame Barrett at [cbarrett@bownet.org](mailto:cbarrett@bownet.org) for more information.

Congrats to Microsoft Certification Students!

Computer Applications - We had two students this semester who passed all three Microsoft Certifications - Word, Excel and PowerPoint. Congratulations to both Hannah Funches and Brayden Wesler!

Congratulations to Connor Parzick who passed two Microsoft Certifications - Word, and PowerPoint.

Congratulations to the following students who passed the Word Certification - Lily Geddes, Kaitlyn Lummer, Lindsey Nelson, Benjamin Wachsmuth, Nicholas White.

### FALCON FLEECE BLANKETS

The Class of 2022 is selling Falcon Fleece blankets for \$27 and anyone who wants to buy one should contact Madame at [cbarrett@bownet.org](mailto:cbarrett@bownet.org) or Mr. Watson at [nwatson@bownet.org](mailto:nwatson@bownet.org)



### VEX ROBOTICS CLUB

The VEX Robotics Club had a fantastic time at the Frostbite Qualifier meet in Belmont, NH on Saturday, December 15. The mostly-senior team, consisting of Lara Chern, Hunter David, and Zach McDaniel, and supported by Courtney Baer, Casey Cafasso, and Nate Demers, placed second overall (out of 40 teams), placed third in the Skills challenge, and brought home an Excellence Award, thus ensuring a spot in the State Finals in February. The Excellence Award is the highest possible award in VEX Robotics and is given to a team which excels in many areas and is a shining example of dedication, devotion, hard work, and teamwork.

In addition, the freshman team, consisting of Cam Cafasso, Oliver Dolcino, Ashley Panzino, and Amelia Soucy, supported by Katie Lessard, had an outstanding debut at this meet, placing 17th overall and making it into the quarterfinal round, where they were defeated by the older Bow team. Way to go, Bow!

### DESTINATION COLLEGE SPEECH CONTEST

20th Annual Destination College – NH's Statewide College Planning Event Saturday, March 30, 2019. Hosted by Plymouth State University.

Are you graduating from high school in 2019? If so, we encourage you to submit a three to five (3 to 5) minute speech for our DC Speech Contest. By submitting this short narrative about your path to college and navigating the college admissions process, you can win a \$1,000 scholarship and have the opportunity to share the stage with VIPS like New Hampshire's governor, the Plymouth State University president, and even the CEO of NHHEAF!

All speeches should be received by Friday, February 15, 2019 at 5 p.m. Finalists will be notified the week of February 18 and will be scheduled to meet with the DC Speech Committee on Tuesday, March 5, 2019. The winner will be notified by Friday, March 8, 2019 and is required to read their speech at Destination College Saturday, March 30, 2019 at Plymouth State University and we will also ask the winner to serve as a panelist during a Destination College workshop that day.

(New Hampshire Education Assistance Foundation) NHEAF's signature event is designed to help high school juniors and their families prepare for entry into college. This annual statewide college preparation convention is held every spring through collaborative efforts between The NHHEAF Network Organizations and New Hampshire colleges and uni-versities.

All of the day's events are FREE to students and parents.

Attendees will have access to a variety of free college planning workshops), student keynote speaker and have the opportunity to participate in scholarship raffles and attend a college fair. Registration for this event will open in early January/February 2019. Questions? Call 1.888.747.2382, x119 or Email or <http://www.nhheaf.org/dc.asp>



# OBITUARIES

## SHIRLEY BARDWELL

Shirley (James) Bardwell went peacefully home to be with her Lord and Savior December 4, 2018.

Shirley was born September 16, 1935 in Exeter, NH to Charles and Hester (Sewell) James. She attended school in Lee, Durham and Dover, NH. On June 4, 1955 Shirley married Ted Bardwell in Durham, NH. They lived in Durham, Lee, Concord, and settled in Bow April of 1962. She baby sat children at her home and later drove a school bus for 34 years with the Bow School District and Recreation Department. More recently, she was a "chase driver" for Hews Company and Peterbilt of NH. She was a member of the Bow Fire Dept. Auxiliary and P.T.O.

Shirley had a talent for teaching tole painting and ceramics. She used her talents for knitting and crocheting to make hats and mittens to donate to good causes, and made many quilts for gifts. Shirley also was a 4-H leader, who taught sewing and crafts.

Some of her favorite pastimes included camping, playing dominoes, and shanghai rummy, square dancing with the Concord Coachmen and Bow-se-do Square dance groups, day trips along the sea coast, and her many adventures with her friends.

She is survived by her husband Edwin H. Bardwell (Ted) of Bow, NH; her children, Maggie and husband Howard Gassett, Chuck and wife Cat Bardwell, Allen and wife Katie Bardwell, and Tom and wife Ana Bardwell; her ten grandchildren; ten great grandchildren; and many cousins, nieces, nephews, and friends.

She is preceded in death by her parents, Charles and Hester (Sewell) James and sister, Edna (James) Johnson.

There will be a burial schedule in the spring at the convenience of the family. To share fond memories and expressions of sympathy for the Bardwell family, please visit [www.bennettfuneralhome.com](http://www.bennettfuneralhome.com).

The family would like to thank the doctors and caregivers of Beth Israel Deaconess Hospital in Boston, CRVNA, and Rochester Manor Rehab Center for the dedicated and compassionate care provided.

In lieu of flowers, Shirley requested donation be made to NHSP-CA, 104 Portsmouth Ave, Stratham, NH 03885, or Rochester Manor Activities Department, 40 Whitehall Road, Rochester, NH 03867.

## AARON LANK

Aaron Lank, 48, of Bow passed away on December 7th, 2018 at Concord Hospital after a brave battle with cancer. Aaron is survived by his wife of 24 years, Linda (Bettez) Lank, his mother Margie (Morse) Lank, two brothers Stephen Lank and his wife Kim and Joshua Lank and his wife Valerie, nephews Aiden and Collin along with many aunts, uncles and cousins. He was predeceased by his father, Stephen. Aaron was born in Concord, NH on July 4th, 1970.

Aaron attended Pittsfield High School. He had a love of chemistry which led him to want to start a business in water treatment. He started his business, Aaron Water Systems LLC, in 1997. Aaron put forth all of his knowledge and commitment to excellence in making his business a great success. Aaron took pride in being able to help all of his customers and built great relationships with them along the way.

Aaron was an avid golfer. He played for many years at Beaver Meadow Golf Course in Concord. In recent years, he was a member at Montcalm Golf Club in Enfield, NH. Aaron loved the game and everything that went along with it - the competition, the camaraderie and the challenge. His quick wit and hearty laugh will be greatly missed among the many friends he has played with over the years.

Anyone that knew Aaron would know he was a loving, kind, caring, genuine and thoughtful man. People took an instant liking to him as he had a way to engage in conversations with anyone from politics to food. He enjoyed life to the fullest, looked for the good rather than the bad and enriched the lives of his family and friends. Aaron will be forever missed and never forgotten.

Per Aaron's wishes there will be no services, but a celebration of Aaron's life will be planned at a future date.

## WILLIS W. LADD

Willis W. Ladd, 82, of Bow passed away Friday, Dec 28, 2018. He was born in Concord on March 4, 1936. He was predeceased by his wife of 57 years, Sandra (Timmins) Ladd; two sons, William and Daniel; and his parents, Charles and Ellen (Leighton) Ladd. His two brothers, Charles "Sonny" Ladd, and Robert "Buddy" Ladd, and two sisters Ruthie Desmarais, and Angie Young. He is survived by his four sons, Alan and wife, Mary of Concord; Brian and wife, Shannon of Mitchell, SD; Steven of Gilmanton; and Kevin and wife, Vicki of Concord; his two sisters, Barb Macauley of Bow and Alberta Sweeney of Concord; and his brother Henry and wife Rena of Bow; along with numerous grandchildren, great-grandchildren, and friends.

Willie and Sandy were both proficient bowlers and did so competitively for many years. He was a lifelong motorcycle enthusiast who loved to travel to flat track races with family and friends, especially with the love of his life, Sandy. He loved to play softball on a team made up of family and friends in the Bow league when his boys were younger. He was a 42-year employee of Merrimack Farmers (Blue Seal Feeds), and after retirement he enjoyed helping his fellow townsfolk with small engine repairs as one of his favorite hobbies.

Graveside services will be performed at a later date. All are welcome.

## JAMES MANNION

On December 15, 2018, retired Air Force Colonel James "Jay" Mannion, (87) died peacefully surrounded by his loving family in his Bow, NH home.

James was born on November 4, 1931 in Concord, NH, to James and Arlene Mannion. He was a graduate of Saint John's High School. After graduating Dartmouth College, James joined the United States Air Force and achieved his dream of becoming a fighter pilot. James served his country for nearly 30 years. His career included combat tours in Vietnam. He retired in 1982 at Langley Air Force Base, Hampton Virginia.

Jay was a true gentleman, remembered for his kindness, his sense of humor, keen intellect and his unwavering devotion to his family.

James is survived by his wife Nadeane Mannion, sons, Michael and Jeffrey Mannion, daughter Lynn Hornsby and husband Roger, Michelle Novakoski and husband John, his four granddaughters, Courtney Mannion, Brooke, Bailey and Brenna Novakoski.

James will be interred at the NH State Veterans Cemetery in Boscawen, NH in the spring of 2019.

Memorial donations may be made to the Concord Regional Visiting Nurses Association (CRVNA), 28 Pillsbury Street, Concord NH 03301 or the Wounded Warrior Project, PO Box 758517 Topeka, Kansas 66675-8517.



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**(Laboe & Tasker Medicaid  
article cont'd. from p. 18)**

At such a 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 many rules that you should be aware of and just three of them are:

- 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 pre-marital agreements, community property laws or the nature of the ownership of the asset.

### Is Medicaid Part of Your Estate Plan?

Now that you know more about the Medicaid program, I strongly suggest that you establish a plan of action to apply for Medicaid with a competent Elder Law Attorney. If you are sixty-five years of age, or older, then your estate plan should have contingencies for a long-term care/Medicaid scenario. This is true of all families, but is even more critical in second marriages with children of a previous marriage of one spouse or both. No couples should wait for the crisis to occur. I can say from experience that families who have a plan in place generally come out on top, or in other words, they win and win big. This is both in regards to practicing financial self-defense and with creating as little stress on the family unit as possible.

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

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## BOW POLICE LOG

### Bow Police DECEMBER 2018 Arrest Log

**12/05** A juvenile was taken into protective custody for an involuntary emergency admission.

**12/07** Amanda Parsons, 47, Penacook, was arrested on a warrant for breach of bail.

**12/10** Joshua Brazier, 37, Loudon, received a summons for driving after revocation/suspension.

**12/16** Benjamin A. Slowick, 28, Hillsboro, was arrested for resisting arrest/detention; An adult was taken into protective custody for intoxication; Michael Mullen, 57, Bow, was arrested for domestic violence; simple assault, and simple assault.

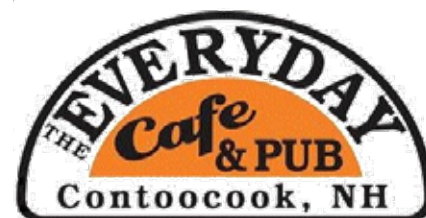
**12/22** Scott Campbell, 35, no fixed address, was arrested for stalking, and driving after revocation/suspension.

**12/23** Tyler Dow, 21, Bow, received summonses for suspended registrations, and driving after revocation/suspension; An adult received a summons for possession of marijuana.

**12/26** Nicole Picknell, 34, Bow, was arrested on a bench warrant for driving after revocation/suspension.

**12/30** Derek Schultz, 41, Jefferson, received a summons for operating without a valid license.

**12/31** Adam Ward, 28, Pittsfield, received a summons for suspended registrations; Jonathan Salisbury, 31, Henniker, received summonses for driving after revocation/suspension subsequent offense, and suspended registrations.



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# BOW GARDEN CLUB

by Joyce Kimball

## PAJAMA DRIVE AN ALL-TIME SUCCESS !

The garden club held their final membership meeting of the year on November 12th at Old Town Hall. Members Margaret Leary and Catherine Wittliff will share some of their crafting expertise with fellow garden club members and guests instructing them in how to make attractive and interesting items from natural materials to decorate their holiday greenery. They will be using seed pods, birch bark, tree branches and common items you can find in the grocery store to make the decorations. There will also be a “hands on” bow-making demonstration. Come join the fun and get some good and easy ideas for this year’s holiday decor!

Bow Garden Club meetings are open to all. Doors open at 6 p.m. for social time and refreshments and the program will begin at 6:30 and a brief business meeting will follow.



Pajama Drive Co-Ordinator, Joyce Kimball personally delivered the car full of jammies and books to Family Promise on November 19th.

## CREATING HOLIDAY DECORATIONS FOR OUR GREENS

Members Margaret Leary and Catherine Wittliff were the presenters for the club’s November 12th meeting. Their program was on how to make interesting and attractive decorations out of natural materials for decorating holiday wreaths, swags, etc. and how to make your own decorative bows. Margaret showed the group examples of ornaments she had made from birch bark, seed pods and natural greens and how to place them attractively on a number of different types of holiday decorations. Catherine, in turn, displayed a variety of examples of holiday bows she had made, some using two or more types and/or colors of ribbon and then showed attendees how they could make the bows themselves. Margaret and Catherine raffled off some of their creations to the delight of their audience!



Catherine Wittliff displays one of the many bows she made.



Margaret Leary displays a simple swag she made and decorated with a birch bark star



Newly installed officers: I-r, Lorraine Dacko, Club President; Michelle Bailey, Co-Vice-President; Keryn Anderson, Co-Vice-President; Lisa Richards, Co-Recording Secretary; Sharon Pearce, Treasurer. Missing from photo: Lory Attalla, Co-Vice-President.

## ANNUAL MEETING & HOLIDAY BRUNCH

The Bow Garden Club met for the last time in 2018 when they gathered for their holiday brunch and annual meeting the morning of December 8th. The event was held in one of the White Rock Senior Living Community’s function rooms. Members brought delectable brunch foods for everyone to share which and the brunch was followed by the business meeting. Club President Beverly Gamlin chose to combine her committee chairmen’s annual reports into her President’s Report which made for an excellent year-end review of all the club’s 2018 activities and accomplishments. Outgoing Club President Gamlin expressed her appreciation for all the support the membership has given her throughout her two-year term as their club president and expressed her pleasure that she would be continuing on as a member of the club’s Executive Board, having recently accepted a chairmanship for the next term.

The new officers for the club’s 2019-2020 term were then installed by Joyce Kimball, President of the NH Federation of Garden Clubs, Inc.: Lorraine Dacko, President; Michelle Bailey and Keryn Anderson, Co-Vice Presidents; Lory Attalla and Lisa Richards, Co-Recording Secretaries and Sharon Pearce, Treasurer. The morning’s event concluded with a rousing “Yankee Swap” gift exchange.

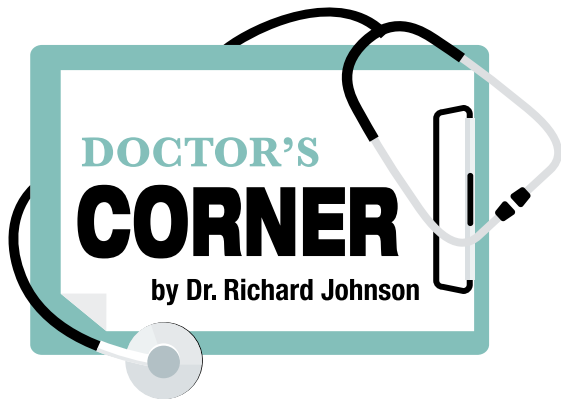
## POINSETTIA DELIVERY

D.S. Cole Growers of Loudon delivered the garden club’s 2018 poinsettia order to the Old Town Hall late Friday afternoon on November 30th. Volunteers quickly and carefully unloaded the multiple carts of plants, distributing them around the room according to size and color in preparation for “Customer-Pick Up” the next day. The Old Town Hall was soon “abloom” with two hundred and fifty (250) 8” and 10” pots of deep red, ivory white and rose pink poinsettias! Members then carefully and diligently pulled out plants from their respective corners to fill customer orders, labeling and grouping them by seller and customer to be ready for pick up the next morning. The garden club’s “Poinsettia Project” is one of only two fundraisers conduct each year, the other being their Spring Plant Sale.



From left to right: Joyce Kimball, Keryn Anderson, Lisa Richards, Lorraine Dacko and Janis Kuch. Just some of the volunteers and one of the many racks of poinsettias delivered to the Old Town Hall on November 30th to be sorted for Customer Pick-Up the next day.





## LIVING HEALTHILY IN THE NH WINTER BY AVOIDING SEASONAL AFFECTIVE DISORDER

Do you find yourself slipping into mild depression as the temperature drops, the snow builds up and the days get shorter? There are many things you can do that will allow you to enjoy winter!

For those who are more active and can take advantage of sports, winter in NH offers many opportunities. From a health conscious point of view: cold can increase your resting metabolism, exercising in the cold takes more energy than exercising in the summer, and being out in the sun can help avoid winter depression and add some vitamin D to your body. It is important to eat healthy foods, and practice good anti-flu hygiene.

If you can, get outside and enjoy the snow and ice. Simple easy skating can burn 300 calories per hour. Make sure you know the ice is safe and that you are dressed appropriately. Play hockey and burn over 500 calories per hour! Not that active? Try curling, there are several clubs in NH. Looking for an adventure, check out ice climbing at the International Mt Climbing School in North Conway NH.

Snow in the mountains means skiing & snowboarding; sports that involve strength, balance & coordination. Most ski areas offer lessons for all ages, and some offer discounted rates for seniors and small children. If you don't like the steep slopes or the speed then cross country skiing or snow shoeing might be just the thing that lets you enjoy the majestic beauty of a NH winter. If you want to enjoy a winter hike check out the AMC NH Chapter Winter School classes in Feb 2019 at amc-nh.org. Remember, as you enjoy all these winter sports, to avoid frostbite & snow blindness. Wear appropriate clothing (wool not cotton), helmet, eye protection and make sure your 'gear' is safe.

A day spent outside enjoying the NH winter will improve your mental and physical health. Stress will be reduced, and you will be more productive at your job. You will enjoy your friends and family and have many great stories to tell.

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Chen Yang Lee	Mr. Mikes-Contoocook
Cimos	Patty Lee's Kitchen
Colonial Village Supermarket	South Street Market
Cracker Barrel-Hopkinton	Sugar River Bank, Concord Hts.
Concord Chamber of Commerce	Tucker's Restaurant
Crust and Crumb	Veano's, Manchester St.
Dimitri's Pizza	Wellington's Marketplace
Dunbarton Town Office	White Rock Senior Center
Everyday Café	

## “FOR THE LOVE OF MUSIC: A TRIBUTE TO PERRY COMO”

Submitted by “The Music Lady”

“Mr. Nice Guy,” “Mr. Casual,” “Mr. C”. What a wonderful legacy for such a beloved American singer and TV personality, Perry Como.

Born to an Italian immigrant family in 1912, as a child Perry had music lessons on various instruments, but not for voice. He followed in his family tradition and became a barber. For a little extra income, he began to book weddings and became a true “wedding singer.”

Throughout his life, Perry Como was known for his good manners, good deeds and good taste. He met the love of his life, Roselle, at a high school picnic. They fell in love and eventually married. When Roselle gave birth to their first child, Perry was out of town singing with a traveling band. Threatened with dismissal if he left the band to be with his wife, he didn't hesitate and flew to her side when Ronnie was born. That was Perry.

He decided not to travel again for work, and was offered a deal to do a gig on a radio station. That move led him to a recording contract.

His career took off with radio shows and a string of hits that led to several TV shows, including the “Chesterfield Supper Club”, the “Kraft Music Hall” and numerous Christmas specials. Some of his biggest hit recordings were “Magic Moments,” “Catch A Falling Star,” “Don't Let The Stars Get In Your Eyes,” “Hot Diggety,” “And I Love You So” and “It's Impossible” to name just a few.

Perry was a very private man, who kept his wife and family out of the spotlight. He said “I'd perform with the world's greatest artists, and then come home to the world's greatest family.” There was never a whiff of scandal or impropriety in his long marriage to Roselle. It was Bing Crosby who called Perry “Mr. Casual.” But as casual as Perry might have appeared on his TV shows, he was exquisitely meticulous at rehearsals, paid attention to every detail, and insisted on trying out every single song in different keys and tempos.

His number one most requested song was “Ave Maria.” He did not take that song lightly and would only sing it in proper, respectful settings.

What a wonder memory Perry Como is to those of us who followed his long, illustrious career. “Sing to me, Mr. C, sing to me.”

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• Fillings	• Implants	• Bridges
• Extractions	• Invisalign	• Sedation Dentistry

<b>ORAL AND MAXIOFACIAL SURGERY</b> <b>Donald J. Gass Jr., DMD,FAGD</b> <ul style="list-style-type: none"><li>• Tooth Extraction</li><li>• Widsom Teeth</li><li>• Implants</li><li>• TMJ</li></ul>	<b>ORTHODONTICS</b> <b>John Walsh, DMD</b> <ul style="list-style-type: none"><li>• Braces</li><li>•  Invisalign®</li><li>• Free Consultation</li></ul>
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No Insurance? Gentle Dental now accepts Essential Dental Plan. For a low annual fee, members receive a significant discount on all dental services. Learn more and sign up at [essentialdentalplan.com](http://essentialdentalplan.com).