“Honest Millie”
Sunday evening, August 18th

All concerts, weather permitting, will be held at the Bow Town Bandstand from 6:00 - 8:00 PM.
Bring your chair or blanket!

Sofia, Bulgaria was the site for the women’s freestyle wrestling final match of the Cadet World Championships on August 1.

Bow High freshman Skylar Hattendorf won a silver medal for beating Japan’s Ruka Natami in the 47 kilogram category. “I do know that the town of Bow and the whole New Hampshire wrestling community is proud of her,” said Bow Coach Brock Hoffman. “She’s got a lot of fans.”

Previously Hattendorf took a first at the USA Wrestling Girls’ High School Preseason Nationals and was named Outstanding Wrestler at the Nashua South Invitational for the 120 pound weight class.

Hattendorf opened the Cadet competition, which is for athletes born in 2003-04, with a win by decision against Alina Kasabieva of Russia. After that, she pinned Estonia’s Maarja Plaser to advance to the semifinals.

Hattendorf qualified for the world championships by finishing first at 57 kg at the Team USA trials in Irving, Texas, earlier this year. And this isn’t the only world championship she qualified for this year. Hattendorf also finished first in the Team US Judo Cadet trials and will compete at the International Judo Federation Cadet World Championships in Kazakhstan next month.

On August 8 at 8:30 in the morning Bow FD received a call about a gas odor in the building at a local business. Upon arrival Chief Harrington was advised there was a heavy odor of gas and a person on the second floor was not responding. Chief Harrington requested additional resources and the first arriving unit began to aggressively search the second floor. Captain Berman and FF Comeau found an individual sleeping and evacuated him to safety. Firefighter Andrews simultaneously shut off the gas and utilities. A leaking gas coupling inside the building was determined to be the source. Fortunately, the gas levels never reached an explosive concentration and the occupants were not injured.

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What Happened to the GOP?
by Judd Gregg

The Shakespearian question has resonated through time and is applicable to so much: "Wherefore art thou, Romeo?"

Today, it could be asked of the Republican Party. With the Democratic Party, we at least know its purpose. Democratic leaders — whether in Congress or among the 20-plus people running for president — have made their themes and objectives clear. The Democratic Party is now the party of expansive government. Its leading lights have called for nationalized healthcare; universal employment; largely-free college education; an increased national minimum wage; universal paid family leave; an end to carbon-emitting cars, planes and electricity plants; the right of felons to vote; national legalization of narcotics like marijuana; national price-setting for drug sales; and rent subsidies for anyone making less than a particular sum of money. And the list goes on.

The Democratic Party now believes that the path of socialism — some, such as Rep. Alexandria Ocasio-Cortez (D-N.Y.), call it “democratic socialism” — is the right one for the nation. It is an ideological strand that has significant historical roots within the Democratic Party. But not since Democrats crowned then-SEN. George McGovern (S.D.) as their 1972 presidential nominee has it had the dominance it now enjoys. Still, we know where the Democratic Party stands. We know where its leadership wants to take the nation. It has chosen a clear course.

This is not true of the Republican Party. The Republican Party of Presidents Eisenhower, Reagan, and the Bushes is a skeleton of its former self. The party once had clear causes. Among them — maybe even top of the list — was a commitment to fiscal restraint.

The GOP controlled the field when it came to giving the American people policies that would lead to a solvent, fiscally strong federal government.

This claim can no longer be made.

Under President Trump, deficits are exploding. For the first seven months of this fiscal year, the government rang up spending that exceeded its income by about $531 billion, setting a new deficit record for the period and exceeding the prior year’s deficit by approximately 38 percent. This binge is only the beginning. More is to come, with deficits projected to exceed $1 trillion annually as far as the fiscal eye can see.

The Republican Party under Trump is now the most profligate and debt-driving party in the nation’s history. Fiscal restraint is no longer part of the cloth the Republican Party wears. On the global stage, it was once the Republican Party that built coalitions of allies that could be used to advance and defend our national interests. This core idea animated Republican presidents prior to Trump.

NATO has been the keeper of peace in Europe during and after the Cold War. Its effectiveness was cemented back in the days of President Eisenhower, who understood the critical importance of working with allies.

President George H.W. Bush was able to fight the first Gulf War with numerous nations at our side, sharing both the military burden and the financial burden. Bush understood alliances with other democratic governments. Trump has been clear in expressing his disdain for such alliances. During his trips to Europe, he either intentionally affronts our allies or, at best, fails to grasp the history of our nation’s involvement with them. America First — and by ourselves — is now the policy. It is the same story across the board.

An interventionist industrial policy — specifically, the idea that the government should pick the winners and losers in our market economy — was once the Republican Party that built coalitions of allies that could be used to advance and defend our national interests. This core idea animated Republican presidents prior to Trump.

At ease: Dismissed!

THE 29th ANNUAL “PITCH IN”
August 19-20-21
9am - Noon & 6-9pm Daily

“We Do Windows,” say The Friends of the Concord City Auditorium. “Windows, orchestra seats and dressing rooms, stage doors and landscaping. We sew curtains, polish chandeliers, change light bulbs, and send event calendars to thousands of area households.”

And all in three days!

The 29th annual “Pitch In” on Mon., Tues., Wed., August 19-20-21 will get the historic municipal theatre ready for its 115th year as the home of Concord’s community-based arts and entertainment.

Running from 9am-12 noon and 6-9pm daily, the sessions always start with light breakfast or supper featuring Panera’s great specialties. We sew curtains, polish chandeliers, change light bulbs, and send event calendars to thousands of area households.

The New Hampshire Army National Guard (NHARNG) 11th Annual Retiree Luncheon date set for Thursday, September 19, 2019. The committee is made up of current and retired Army National Guard members. Our immediate goal is to notify all retired NHARNG members about this upcoming event.

Retirees who have not attended prior luncheons or have relocated are urged to contact Command Sgt. Major (Ret) David Follansbee via e-mail: dave_follansbee@comcast.net or (603) 623-7757.

This year’s luncheon will be at the Joint Force Headquarters building on the State Military Reservation in Concord and will feature a briefing on the current status of the NHARNG as well as exhibits and displays of interest to retirees. A group photo is also planned. The luncheon fee is $70.00 at the door.

If you are an NHARNG retiree and plan to attend the luncheon you should RSVP no later than Friday, September 6th.

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A financial adviser formerly from Bow, is facing up to 10 years in prison after pleading guilty in July to bilking a 78-year-old client out of nearly $500,000, which was allegedly used to fund a romance with a woman he’d met online, according to prosecutors.


In Merrimack Superior Court, Knee, pleaded guilty to charges of financial exploitation of the elderly, perjury and witness tampering.

Charges of theft by misapplication, theft by deception and investment adviser fraud were dropped by Assistant Attorney General Gregory Albert as part of the plea agreement.

Judge Richard McNamara set Knee’s sentencing for Aug. 29. As a condition of the sentence, Knee would pay about $360,000 in restitution with several thousand dollars being released from Knee’s frozen bank account. Albert noted that since the case has been pending, Knee has paid some restitution to the victim.

The financial exploitation included liquidating securities from the client’s securities account and then having the client write $345,000 in checks payable to Knee.

Upon realizing he was the target of an investigation, Knee fled to Ukraine because he believed there was no extradition treaty with the U.S., prosecutors allege. After several months, Knee flew to Mexico, then returned to Concord before again flying to Mexico, prosecutors allege.

When Knee flew from Mexico to the U.S., landing at Logan International Airport in Boston, customs officials detained him until the Massachusetts State Police could arrest him. Knee was then transported to New Hampshire to face charges. The courtesy Union Leader

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Last month we talked about Legacy and what you leave behind you. This month is all about Freedom and the choices you make along life’s journey to your legacy. As we age, we gain certain freedoms. When you graduate high school and go off to college you gain freedom from parental oversight and controls. This can work well, or you can end up on academic probation! The rest of life works mostly like that as well. You move into your own dwellings, whether apartments or houses, each one provides you with different freedoms – perhaps a yard, gardens, a place to raise your children and a place to have pets.

You make career choices and those lead to growth opportunities, increased responsibilities, perhaps work travel, teaching others, etc. As you work your way up the ladder you also gain freedom on how you manage your time, your responsibilities, and so on. As we move forward things change – usually in the direction of increased choices and controls and a decrease in restrictions.

At some point in life our children grow up and move out. You then have the freedom of the empty nest. You can now do more exploring of things you want to do and how you want to do them versus doing them how you have because you were setting an example or because you had responsibilities that led you one way or another. Eventually we get to retire. This provides a whole lot more options for freedom. Where do you want to live? What do you want to spend your time doing? (we covered the Joy of Time in April) Who do you want to be with – or not – when you are doing all of these fabulous things? The freedom in these decisions can be really exhilarating at times. It’s like you have a whole new world in front of you. You are a kid in a candy shop all over again. It’s almost like a second lease on life.

At this point some of us get paralyzed with fear due to too many choices. It’s best to take these things in small doses. As with downsizing and tidying up your home, you should make the big list and then pick and choose what comes first. Yes, life and the other people in yours will also help with this. It’s hard to be a world traveler at retirement time if you are caring for your own aging loved ones or still have adult children relying on you for things.

The choices you make can provide you with more freedom, or less depending on what you select as well. For example, if you choose to move to a retirement community or a 55+ place, you gain more freedoms as more things are available for you to do, more services are available for you to take advantage of that can free up your time (housekeeping, meals, gardeners, etc.) and there are more people in your age range are right there available to do them with you.

Sadly, we also lose important people in our lives as we move forward. This also provides us with growth opportunities and freedoms. We now have to take life in a brave new direction and learn to stand more on our own in the areas in which the lost loved one used to hold us up. There may also have been areas in which we held them up and now we are free to place that energy elsewhere.

So, it goes back to many of our other discussions where we decide how we want to look upon the changes we face throughout life. Do we want to look at them as opportunities for new growth, brave new adventures and ways to explore newfound freedoms? Or do we get lost in other feelings and decisions for a little while or a long while until we are able to come out the other side? Well, that is our choice – that is our Freedom. We get to decide.

I wish you many happy decisions and the ability to see change as an opportunity to explore freedoms that you did not expect!

All my best, Donna

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FREEDOM – the 8th JOY OF AGING
By Donna Deos

CONCORD REGIONAL VNA ANNOUNCES SEPTEMBER SENIOR HEALTH CLINIC IN BOW
Concord Regional VNA is holding Senior Health Clinics at Bow Mills United Methodist Church, 505 South Street in Bow on Friday, September 6 from 9 a.m. to Noon. All Senior Health Clinic services are provided for a suggested donation of $10, however, services are provided regardless of a person’s ability to pay. Services offered include foot care, blood pressure screening, B-12 injections, medication education, and nutritional education.

Call (603) 224-4093 or (800) 924-8620, ext. 5815 for an appointment.

www.thebowtimes.com

Granite State Independent Living
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Life Independently

gsil is seeking caring individuals to provide personal care to consumers in their homes, allowing them to remain living independently. Duties include assisting with activities of daily living: meal prep, light house keeping and personal care.

Please contact Ashley at 603-368-4930 for more information

DEPT. of PUBLIC WORKS
HIGHWAY DIVISION

Take a look at what the Highway Division has been up to:
• Replaced culvert crossing on Colby Lane
• Excavated and applied gravel to an area at the HS for a new sports storage shed.
• Continuous catch basin cleaning throughout town.
• Paving has been completed on the following roads: Stonebrook Rd., Abby Rd. and Merrill Crossing.
• Road reclamation was conducted on a section of Knox Rd. between Robinson Rd. and Whitter Dr. Paving will commence in the near future.
• Roadside brush mowing has commenced throughout town. First priorities are safe sight distance at intersections followed by routine vegetation control.

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Lee Kimball South West Region Winner

LEE KIMBALL
CHAMPION FOR CHILDREN

The Champions for Children award program was established by New Hampshire School Administrators Association as a meaningful way to recognize New Hampshire citizens who have given distinguished and voluntary public service to benefit children. Winners must embody, through action, the guiding principles to champion efforts designed to successfully provide for the needs of all children. Their recognition reflects unique and special service above and beyond their normal duties.

NHSAA recognized five New Hampshire citizens at its annual Champions for Children award ceremony at the Grappone Conference Center in Concord on Friday, May 10, 2019. Lee Kimball of Bow was nominated for the South West Regional Award by the Bow/Dunbarton School District.

10 MONEY MISTAKES COLLEGE FRESHMEN MAY SOON REGRET

As college freshmen begin arriving on campuses across the country, Sugar River Bank is highlighting common money mistakes many of their predecessors wish they had avoided.

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

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

Not creating a budget. You’re an adult now and are responsible for managing your own finances. The first step is to create a realistic budget and plan to stick to it.

Losing track of expenses. Keep receipts and track spending in a notebook or mobile app. Know where your money is going and pace spending so that your money can last throughout the semester.

Living beyond your means. Limit your “hanging out” fund. There are lots of fun activities to keep you busy in college and many are free for students. Get the most from your student ID. Maximize your meal plan instead of eating out.

Abusing your credit card (and your parents’ trust). Anyone under 21 is likely an authorized user on their parents’ card, so congratulations on earning your parents’ trust. Don’t ruin that trust – and your parents’ credit score – by spending way over budget or not making payments on time.

Not saving for emergencies. Have a financial plan for the unexpected. Things happen, and it’s important that you are financially prepared when your car breaks down or your smartphone goes for a swim in the toilet.

Not finding a bank that works for you. Don’t get stuck paying fees if you don’t have to. It’s easy to find a bank that offers free checking and saving accounts that are great for college students. Also consider whether or not a bank has convenient ATMs near campus or if they’ll reimburse you for out-of-network ATM fees.

Not maximizing your bank’s technology. Most banks offer online, mobile and text banking tools to manage your account night and day. Use these tools to check balances, make payments, deposit checks, set up alerts and monitor transaction history.

Overlooking ‘free’ money with your student ID. A lot of retailers and businesses offer significant discounts for students. Always carry your student ID and make it a habit to ask if there is a student discount before making a purchase.

Being afraid to ask questions. This is a learning experience, so if you need help, ask. Your parents or your bank are a good place to start, and remember—the sooner the better.

Sugar River Bank
www.sugarriverbank.com
Member FDIC
In February 2019, the Concord Food Co-op launched a new fundraising program that has raised $6,700 for local nonprofits. The Concord Food Co-op’s Round-It-Up at the Register program is an easy way for Co-op shoppers to donate to local nonprofits that are making the greater Concord area an even better place. The program empowers shoppers to help local community-enrichment organizations by making small-change donations, which accumulate into a meaningful contribution for each month’s chosen charity. Round-It-Up at the Register is a simple program that provides Co-op customers the opportunity to round their purchase up to the nearest dollar and donate the difference. With their approval, a $4.51 transaction can be rounded up to $5.00 and that $0.49 will be donated to that month’s Round-It-Up partner organization.

In the program's inaugural month (April), $430 was raised for NOFA New Hampshire. Donations surged 598% in May, and the Co-op handed a $3000 check to CATCH Neighborhood Housing. During June, $3337 was raised for The Friends Emergency Housing Program. Nancy Paul, The Friends Program's Executive Director, clapped with joy when she saw the amount of the check and said, “We are deeply grateful for this wonderful gift from your customers. This money will be put to immediate use at our shelter for families transitioning from homelessness.”

For the remaining months of 2019, the recipient organizations have been selected: August–Crisis Center of Central NH; September–Intown Concord; October–The Community Action Program of Belknap & Merrimack Counties, Inc.; November–Concord Coalition to End Homelessness; December–Pope Memorial SPCA.

“August will be an important month to stop by the Co-op. Pick-up some local organic vegetables, grab lunch or dinner from the hot bar, or even just your morning Equal Exchange cup of coffee, and then vote for your favorite nonprofit,” said Greg Lessard, Concord Food Co-op Director of Development. “Our members love getting to vote on various Co-op initiatives; now everyone, not just members, gets to vote to support a worthy cause at the Co-op; just be sure to Round-it-Up at the register! Every time you shop and round up at the Co-op in August, you get to vote. And if all goes well, your favorite nonprofit will get a meaningful check next year from the Round-it-up at the Register Program.”

A complete list of 2019 Round-it-Up at the Register recipients as well as the 2020 nominees list can be found at concordfoodcoop.coop.
YOUR CHALLENGE TODAY!
by Jim Olson

Over my years in the fitness industry, I’ve worked with countless clients who have really struggled. They’ve struggled to get started. They’ve struggled to stick with it. It seems so often life just takes control and we buy into being too busy or too tired.

The truth is that we are 100% responsible for everything in our lives. Where you are in your health and fitness is a result of your choices. Sure, things like disease happen that are beyond our control... but we still CHOOSE how we respond.

We MUST take ownership and personal responsibility for every single aspect of our lives from our weight and body to our daily happiness levels to how we spend our time to where we are in life. Having coached thousands of people, I’ve seen personal responsibility embodied so beautifully in even the toughest situations. I’ve also seen tremendous amounts of blame placed for life situations.

Here’s the thing about blame... it gets you nowhere because it changes NOTHING. It’s much easier to blame than to take personal responsibility, so it is the natural default for many people, which is why I wanted to bring awareness to you about it today.

One of my top values in both business and in life is PERSONAL RESPONSIBILITY. Take personal responsibility for your success and your life because no one can do it for you. As a coach, I’ve written programs that change people’s lives. But they must be implemented by the client fully and as designed. You can’t pick and choose which parts to follow, and you have to always be honest with yourself about what’s really going on.

Once you own that your current situation is a result of your choices, it becomes clear what needs to change and what can stay the same. If you’re unhappy in a marriage, you can choose to stay or leave. If you’re unhappy with your body, you can choose to change it. If you’re unhappy with your job and career, you can reinvent yourself. It’s all within your control.

I am offering you a trial so that you can better have an understanding of what we offer here at IF, which is your complete fitness and nutrition solution. We have helped and continue to help a wide variety of clients achieve their goals by designing them a program and holding the accountable to that plan.

Nothing changes if nothing changes, and it is up to you to take that first step for your health and fitness. We will help you take care of the rest by coaching you every step thereafter!

So, I challenge you today... do you take personal responsibility 100% of the time and focus on controlling the things you can control, or do you place blame? I realize this message is a bit of tough love, but I promise it will serve you.

Below is the offer that I hope that you take personal responsibility for your health and fitness and take advantage of it. You have nothing to lose but the weight, and everything to gain such as, energy, strength, confidence, balance, mobility, and the stamina to keep up with life!

Committed to Your Fitness,
Jim Olson

YOUR VISIONS + OUR STRATEGY = RESULTS™

does this sound like you:

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• WEARING BAGGY CLOTHES TO HIDE YOUR ROLLS •
• AFRAID OF THE THOUGHT OF WEARING A BATHING SUIT? •

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268 Mammoth Road  |  Manchester, NH  03109  |  603-836-5745  |  individualfitnessllc.com
Our summer reading program is nearly complete. Over 350 Bow residents have participated in the program throughout the summer, with over 1,200 people attending events at the library! Don’t forget to join us for our last event: our finale will feature a make-your-own ice cream sundae bar. More details below!

MISSING OUR MONTHLY NEWSLETTER?
If you didn’t receive the library’s monthly newsletter in August, you may need to subscribe again. Visit the library’s website (www.bowbakerfreelibrary.org) and enter your email address on the left-hand column of the home page. Want a heads-up about new programs, streaming services, book sales and more? Sign up now! The newsletter is delivered to your inbox at the beginning of each month.

SUMMER READING WRAP PARTY
Thursday, August 22 | 5:00PM
Celebrate the end of summer with an ice cream party! Create your own sundae and kick back as we announce our grand prize winners. One student from each grade will win a backpack full of space-themed prizes. Remember to turn in all of your raffle tickets by Saturday, August 17 to qualify for the prize drawing. Thank you for a great summer.

ADULT BOOK GROUPS
Monthly book talks are held on the second Tuesday of each month at the library, at both 12:30 and 6:30PM, and on the third Tuesday of each month at White Rock (3:30PM). Books are voted on annually by group members, and new members are always welcome. You can borrow a copy of this month’s selected title at the circulation desk. This month, we’re reading Less by Andrew Sean Greer.

BOOK DONATION DAY
The Friends of the Baker Free Library will hold their next donation day on Saturday, August 31, from 10AM-2PM. If you have any questions about what makes an acceptable donation, please email info@bakerfreelibrary.org. Donations of books and media are accepted all year long. To qualify for the prize drawing, you must bring at least 10 items.

SUMMER PROGRAMS: COMING IN SEPTEMBER
Love mysteries? Try Whodunits! This mystery-exclusive book group meetings at White Rock on the first Tuesday of each month at 3:30PM. This month’s selection: The Shadow District by Arnaldur Indridason.

BOOKANEERS BOOK CLUB
Announcing a new book club for middle-grade readers! The Bookaneers will meet on the third Thursday of each month. Fourth, fifth and sixth grade students will explore new books and genres, and take part in a craft or activity inspired by each book. Copies of each title will be provided by the library. Registration is required for this event. To register, please visit the library’s website.

Enter to Win
Quilt Raffle
A Fundraiser for the The Bow Heritage Commission

Tickets $5 each or 6 for $20
Available for purchase now until September 29, 2019 by contacting a member of the Bow Heritage Commission. Drawing for each quilt will be held September 21, 2019 at Bow Heritage Day - Bow Bog Meeting House

BOW QUILT CLUB PARTNERS WITH BOW HERITAGE COMMISSION FOR FUNDRAISER

The Bow Quilt Club draws people from the heart of the Bow community and is open to all who are interested in quilting and sewing. The group is not a guild–more like a modern-day quilting bee–and those that attend meetings come with a wide variety of skills, interests, and backgrounds–from those new to quilting to the most experienced seamstresses and quilters. It’s a chance once a month for a few hours to sit, chat, show and sew.

Club members are actively involved with community outreach projects and have supported local and national organizations such as Concord Hospital, Quilts for Kids, Inc., The Quilts of Valor Foundation, The Bow Rotary Annual Scholarship Auction, the BMUMC’s Annual Snowman Fair and most recently the Southwest NH Chapter of Project Linus serving the Monadnock Region.

In spring of this year, the opportunity was presented to partner with the Bow Heritage Commission to support funding for the preservation of historic buildings in town. “We met with the commission and said here’s two quilts we’ve made and want to donate towards your funding goal, how about a quilt raffle?” said Maurer. (See our ad above for information)

Bow Quilt Club meetings are held the third Friday of the month (summers excluded), and will start for fall 2019 on Friday, September 20th, 7:00 pm at BMUMC.

For information, find the club on Facebook or email bowquiltclub@gmail.com.

Pictured (l to r) are active members: Carol Barleon, Gretchen Wood, Julie Eaton, Penny Maurer, Kerry Reed, Valerie Reynolds, and Cherilyn Anderson. Unavailable: Sharon Eng, Nancy Flagg, Robin Mulcahy and Linda Parnass. Photo by Eric Anderson.
8 MISTAKES THAT CAN UPEND YOUR RETIREMENT
by Dominic Lucente

Avoid these eight situations, if you can.

Pursuing your retirement dreams is challenging enough without making some common, and very avoidable, mistakes. Here are eight big mistakes to steer clear of, if possible.

No Strategy. Yes, the biggest mistake is having no strategy at all. Without a strategy, you may have no goals, leaving you no way of knowing how you’ll get there — and if you’ve even arrived. Creating a strategy may increase your potential for success, both before and after retirement.

Frequent Trading. Chasing “hot” investments often leads to despair. Create an asset allocation strategy that is properly diversified to reflect your objectives, risk tolerance, and time horizon; then, make adjustments based on changes in your personal situation, not due to market ups and downs. (The return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost. Asset allocation and diversification do not guarantee against investment loss. Past performance does not guarantee future results.)

Not Maximizing Tax-Deferred Savings. Workers have tax-advantaged ways to save for retirement. Not participating in your workplace retirement plan may be a mistake, especially when you’re passing up free money in the form of employer-matching contributions. (Distributions from most employer-sponsored retirement plans are taxed as ordinary income, and if taken before age 59½, may be subject to a 10% federal income tax penalty. Generally, once you reach age 70½, you must begin taking required minimum distributions.)

Prioritizing College Funding over Retirement. Your kids’ college education is important, but you may not want to sacrifice your retirement for it. Remember, you can get loans and grants for college, but you can’t for your retirement.

Overlooking Health Care Costs. Extended care may be an expense that can undermine your financial strategy for retirement if you don’t prepare for it.

Not Adjusting Your Investment Approach Well Before Retirement. The last thing your retirement portfolio can afford is a sharp fall in stock prices and a sustained bear market at the moment you’re ready to stop working. Consider adjusting your asset allocation in advance of tapping your savings so you’re not selling stocks when prices are depressed. (The return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost. Asset allocation is an approach to help manage investment risk. Asset allocation does not guarantee against investment loss. Past performance does not guarantee future results.)

Retiring with Too Much Debt. If too much debt is bad when you’re making money, it can be especially harmful when you’re living in retirement. Consider managing or reducing your debt level before you retire.

It’s Not Only About Money. Above all, a rewarding retirement requires good health. So, maintain a healthy diet, exercise regularly, stay socially involved, and remain intellectually active.

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

Financial planning offered through Northeast Planning Associates, Inc. (NPA), a registered investment adviser, and member FINRA/SIPC Insurance products offered through NPA, LPL Financial, or its licensed affiliates. The Credit Union, NPA and LPL Financial are unaffiliated. 18-174

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... and Every Step Along the Way

Whether you’re building a family, saving for your children’s education, strategizing care for aging parents, or planning for a nearing retirement, we can help you create a financial plan tailored to your unique requirements and dreams.

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Citations.
1 - theweek.com/articles/818267/good-bad-401k-rollovers [1/17/18]
Welcoming new patients and their families.

Dr. Christopher T. Binder
Dr. Victor N. Stetsyuk
Dr. Christopher S. Moriarty
Dr. Christina M. McCann
Dr. Jonell K. Hopick
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NANN DIPPOLD #1 IN BOW 2018 – OVER $50 MILLION IN SALES!
#1 BHG MASIELLO OFFICE 3 YEARS RUNNING

REAL ESTATE SALES IN BOW

<table>
<thead>
<tr>
<th>Address</th>
<th>BR</th>
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<th>Acres</th>
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REAL ESTATE SALES IN DUNBARTON

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</tbody>
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ANN DIPPOLD, REALTOR, GRI, CBR | 603-491-7753
AUGUST 20 - The last summer Chair Yoga at the library will be Tuesday, August 20. Be there and ready to start at 10:30 am. Wear comfortable clothes and bring water. There is a special outing planned when you are finished.

AUGUST 23 - Friday from 5:00 to 9:00 pm come to Women’s Game Night-Potluck. All are welcome for a night of food and fun in the vestry. Bring a dish or drink to share. Games are available or bring your favorite game to teach others. Contact Stephanie Herlihy, Susan Johonnett or Lynn Leslie if you have questions… or need a ride.

AUGUST 27 - Tuesday, beginning at 5pm. Families of elementary children are invited to the DES Open House, Visit classroom and teachers and get ready for the next day.

AUGUST 28 - The first day of school for Bow and Dunbarton will be Wednesday, August 28. No school on Labor Day, September 2.

AUGUST 30 - at Friday at 7pm, enjoy another Dunbarton Town Hall Restoration Concert when we welcome The Whispering Tree performing at the Dunbarton Town Hall. The Franco-American duo, which includes singer/songwriter Eleanor Kleiner and multi-instrumentalist Elie Brangbour, craft richly immersive folk-rock brimming with evocative lyrics, nature imagery, perspectives from travel, and a panoramic musicality that encompasses traditional folk, indie rock, classic rock, and 1960s pop and rock n’ roll. The twosome has garnered favorable comparisons to Cowboy Junkies, Over the Rhine and Aimee Mann.

MONTH OF AUGUST – In August, the DCC book club is reading: Great Emergence by Phyllis Tickle. Discussion will be Thursday, September 5 at the Vestry from 7 to 8:30 pm. All are welcome.

SEPTEMBER 12 - Thursday, from 6:30 to 8pm the library presents TJ Wheeler in Concert. TJ Wheeler is a treasure of American roots music, or better put, a living, one-man Juke Joint! He will perform Blues, Jazz, Ragtime and more on a wide variety of guitars, banjos, and other instruments. Get ready to hear blues of the Mississippi Delta, New Orleans second line jazz and contemporary blues and jazz compositions.

SEPTEMBER 17 - On Tuesday, at 6:30pm the library will host “Unusual Weather vanes of New Hampshire” with Glenn Knoblock. This program offers a fun and engaging look at the historic and unusual weather vanes found on New Hampshire’s churches, town halls, and other public buildings from earliest times to the present. Highlighted by the visual presentation of a sampling of the vanes found throughout the state, Glenn Knoblock’s program will trace the history of weather vanes, their practical use and interesting symbolism, as well as various types and methods of manufacture and evolution from practical weather instrument to architectural embellishment. Thanks to the NH Humanities.
What’s Happening in OLLI
By Jacki Fogarty

On a blisteringly hot day, OLLI at Granite State College in Concord kicked off its Fall Term with a preview of the 77 courses being offered starting August 21. On the last day of classes, there will be a mere 12 shopping days ‘til Christmas. That thought did not cool the audience left to right are Bob Arnold, Jeff Mahadeen, DJ Knapton and Chuck Douglas.

Responding to member requests, Concord OLLI will offer nine hands-on creative arts courses including several painting classes, woodblock prints, weaving, soap-making and holiday card-making. The month of October will see three other arts courses: a tour of the art in the NH State House, a tour of the Kimball Jenkins estate and a classroom-based course on the life of Tasha Tudor.

Legal, military and political topics are well-represented in the Fall term. An overview of the Supreme Court, exploration of our federal and state judicial systems and how they interact, a tour of the new Merrimack County Superior Court, part 3 of the popular CSI NH series which is on cyber crimes and, over a brown-bag lunch, a discussion of the incarceration of women. The Civil War and Vietnam will cover military history and Politics will delve into immigration, the John McCain presidential run, Picking the President in 2020, Holding Your Elected Officials Accountable and commentary about the past and present NH Primaries by Arnie Arnense, Dean Spiliotes and Jeff Feingold.

Performing arts courses begin in August with a look at Greek drama and follow in September with a visit to the brand new Bank of NH Stage Theatre. Folk Dancing Around the World, the Roots and Routes of Jewish Humor, Shakespeare’s Taming of the Shrew and two film classes – one on westerns and one covering Cary Grant’s career round out performing arts. A course on the works of William Faulkner and Ernest Hemingway and Bob Dylan’s Early Love Songs complete the Humanities.

Nature and natural science courses are available on the topics of brook trout, winter birds, ticks, weather, night visitors to a tree farm, insects, raptors, and there are five field trips: Merrimack River Flood Plain and Conservation Center, McLane Audubon Center, Kennard Trailhead and Nottingcook Forest plus a tour of the Lewis Farm.

The remaining courses for the term are quite varied, from Love and Sex in Ancient Israel to Understanding Cremation, from Word 2016 for Windows to Tai Chi, Finance/Taxation, Retirement Living Options, Optical Wonders in the Sky, Your Family Tree, Palestine and its Children, Hiking in Chile and Argentina, Shaker Lands & Gardens, Oh, My Aching Knees, Bicycling, Spanish for Travelers and studies of Planet Earth.

OLLI (the Osher Lifelong Learning Institute) at Granite State College is a member-driven organization dedicated to providing noncredit courses for adults age 50 and up. You can review all available courses online on OLLI’s website: 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 for Fall term is already underway.

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, Gardening, Hiking and Quilting, 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-credit 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.
The Dog days of summer are with us. The trout are holding out in the deep holes and most fish we’re catching are 25 feet down. That is why we use Cortland 444 type 6, super sink fly line. We use a 6 or 7 weight line. The important thing here is the “sink rate,” 6 to 7 1/2 inches per second. You need to get the line down asap. Rio makes an excellent line called “The Deep Seven.” It has a very fast sink rate. Lately, a very slow retrieve has been the most productive. The best fly this year has been the “Red Demon.” It’s a local fly and you won’t find it in the book.

On the big lake, a few nice Salmon are being taken 35 to 50 feet down. However, the number of fish is way off. On Lake Sunapee, some big lake trout are being caught. Last week two 8 pound trout were caught. Salmon fishing has been fair.

This weekend the second fishing derby is being held for Rock Bass. This invasive fish has spread and multiplies very fast. The issue is that it feeds on the smelt that are so important for the Salmon and Lake Trout. In the last derby, 2 fishermen caught 2,500 rock bass in one weekend. There was an incident where a lady saw two kids catching rock bass and putting them in a plastic bag to take home for garden fertilizer. She scolded them for killing the fish. Someone later explained to her that these fish are invasive and harmful to the lake.

On the Striper scene, captain Matt Groves reports some very big fish were taken—over 40 inches in July. However, at the end of July the fish left. He stopped guiding for the month of August.

The recent shootings in El Paso and Dayton makes me wonder why we still have assault rifles and large capacity magazines. This hunter does not need one! Better background checks are definitely a must.

A few cold mornings reminds us that Fall can’t be far away. The guys are exercising and training their Springer Spaniels. We have a new Springer to hunt with this year and it should be very exciting. Let’s hope we don’t let the dog down.
CLUB HOLDS ANNUAL PROGRESSIVE DINNER

Three Bow Garden Club members opened their homes and their gardens to thirty-five members and their guests on July 8th for the club’s annual “Progressive Dinner and Garden Tour.” The evening was warm and clear allowing for appetizers “al fresco” style at The Smiths before moving on to air conditioned seating indoors for the main course, provided by The Johnsons. The delicious evening meal, accompanied by a variety of side dishes contributed by members was then topped off with a lavish dessert buffet courtesy of the Andersons. At each location, members and guests had the opportunity to meander through their hosts’ garden areas, taking photos, asking gardening questions, and simply enjoying their surroundings with their fellow garden club members, spouses and guests. The garden club has been holding these gatherings since 2014.

Sue and Dick Smith, hosts for the appetizer portion of the meal.

One of three tables accommodate the Johnson’s guests.

David and Sue Johnson, our hosts for the main course.

Just one view of their many garden areas.

Eric and Keryn Anderson, our hosts for the delicious dessert buffet.

Attendees enjoying themselves on the Anderson’s back lawn.
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Welcome to the Hopkinton - Contoocook TOWN CRIER!
by Kathleen Butcher

- KIMBALL POND is open 7 days a week from 10am to 6pm weather permitting. The Rec Dept is offering swimming lessons. For more information go to the website - www.hopkintonrec.com

- HOPKINTON TROOP 77 seeks to find past Boy Scouts and Scout Masters of Troop 77. They are planning a special event August 18. Please contact current Scoutmaster Dan Rinden at rinden@comcast.net

- CONTOOCOOK FARMERS MARKET every Saturday 9:00 to noon by the Gazebo in Contoocook Village. Summer veggies, granola, baked goods, cheese and yogurt, meat, eggs, maple products, good things in jars, fish! SNAP/EBT is accepted. For more information, visit facebook.com/ContoocookFarmersMarket

- SENIOR LUNCH at the Slusser Center on Wednesdays at 12 noon at the Slusser Senior Center (41 Houston Drive next to the Town Library). Suggested donation $4. The first time a senior attends a Senior Lunch, he or she can ask for a new visitor gift certificate at the front desk, for a free lunch.

- A SPECIAL THANKS to all the generous benefactors of Hopkinton Human Services Camp Scholarship Program. We were able to subsidize camp costs for 16 students and provide 42 weeks of camp plus swim lessons, sports, music and art camp. Thanks to all who participated. Your generosity is overwhelming and makes a huge impact in the lives of our youth. Sincere gratitude for your ongoing support of our many programs which help our community members meet their essential needs and move toward a brighter future. Marilyn Cariello Bresaw, Human Services Director

- MOST WONDERFUL TIME OF THE YEAR for our future scientists, teachers, politicians, social workers or whatever they choose to become. So help our students return with clothing and supplies necessary in making their first days successful. If you would like to shop for a student or make a donation or purchase general school supplies, please contact Marilyn by August 7th at Hopkinton Human Services at 746-8244 or humanservices@hopkinton-nh.gov.

Back to School

- LEWELLEN BANDSTAND FREE ALL AGES

WEDNESDAYS 6PM

Aug 14 - April Cushman
Aug 21 - Dressed For The Occasion
Aug 28 - Tall Granite Big Band
Sep 04 - Eric Lindberg Trio
Sep 11 - Dwayne Haggins

www.contoocookchamber.com
**Thought for the Day**

“The difference between death and taxes is that death doesn’t get worse every time Congress meets.”

Will Rogers

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**HOPKINTON POLICE LOG**

**TOWN OF HOPKINTON POLICE DEPARTMENT**

**JULY 2019 STATS**

7 Arrests  7 Accidents  604 Traffic Stops

**ARREST LOG:**

07/06  Hunter Taylor, 19, of 38 Fox Cross Circle, Concord, NH was arrested for Aggravated DUI.

07/14  David Schnyer, 22, of 729 Old Homestead Highway, Swanzey, NH was arrested for Transporting Alcoholic Beverages.

07/17  Joseph Downing, 31, of 36 Pappys Trail, Thornton, NH was arrested for Aggravated DUI.

07/18  David Harrison, 54, of 222 Deer Path, Hopkinton, NH was arrested for Driving After Suspension/Revocation.

07/28  Jordan Reynolds, 31, of 36 Federal Street, Concord, NH was arrested on a Warrant.

07/30  Kristin Card, 40, of 14 Kearsarge Ave, Hopkinton, NH was arrested on a Warrant.

07/31  Michael Trefethen, 48, of 16B Concord St, Concord, NH was arrested for DUI.

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Based on 2017 Real Estate Sales in Merrimack County, MLS.

**Merrimack Valley Equestrian SPECIAL OLYMPICS**

Merrimack Valley Equestrian Special Olympics has been providing people with an opportunity to improve their physical fitness and their self esteem through riding and driving since 1989. When Marcia Evans entered her brother George in a Special Olympics equestrian competition, she was inspired by the joy and satisfaction it brought him and was determined to offer the same experience to others. For the past twenty years, as a Special Olympics coach, Marcia has enhanced the lives of special individuals by providing not only a healthy physical activity, but also a loving and supportive community where lasting friendships are formed. In addition to learning to ride, children learn to care for their proud service animals.

Emily Baczala of Dunbarton is an athlete with Merrimack Valley Equestrian Special Olympics and Easy Riders 4-H Club in Hopkinton. Marcia Evans is the leader for both.

Photo by Kathleen Butcher.
PATRICK HAYDEN DESIGN

Getting your Home Renovation Project Un-stuck

I have been helping couples renovate their homes for over twenty years. Each project is a unique combination of architectural features, and the client’s process. Often in the early stages of design the first step is getting the couple un-stuck. They are wanting to move forward but are inadvertently moving in circles, or not at all. Many suddenly realize years have gone by, before contacting me for help.

As each couple is different, each situation they are stuck in is too. A couple wanting to renovate were biting off more design problems than they could chew. A second couple had an abundance of ideas coupled with no decisions nor a clue where to start. A third couple could design their kitchen but not the rest of the house.

A design project works in phases, each one leading to the next. So in a stuck scenario what I often do is define the next step and the subsequent procedure, allowing renovations to begin. Let’s start with the first couple. They could well define the portion of their expansive home to focus on; the kitchen and an adjacent deck. However the sum of the two areas required too many decisions. They’d get as far as they could, quit, and start over. The first decision we made was to separate the project into phases. We agreed to let the deck area go and focus on the kitchen. Once this area was designed with my help, they took a day or two off to review it. Only when they were satisfied with phase one did we proceed with the deck. Today the project for both areas is out for a contractor bid.

An initial meeting with the second couple felt like a fire hose was pointed at me; idea after idea after idea was aimed in my direction. I suggested they start by finding a method to organize their thoughts. Each of them set up a personal page at the home renovation website houzz.com and collected photographs of projects they liked. I reviewed their separate pages and helped them short-list each. Then the short-list was negotiated and funneled through their budget. They now have three of four renovated areas completed. The master bath will be finished by September.

The third couple with a smaller home sat down with a CAD program and designed a well thought-through kitchen. They were also piecemealing projects: adding sconces here, new trim in the dining room there. Then they would be unhappy with the result. Wondering why they hadn’t built the kitchen I discovered they wanted to stop piecemealing and plan the overall house. Their wish list included an improved street-front, living room foyer area, and an additional bath.

With my help we rotated the proposed kitchen ninety degrees, re-planning the front entrance sequence, doorway and entry foyer. They have stopped piecemealing, and now have a master plan they are free to price in its entirety, or to phase as they see fit. They plan on proceeding once local contractors are more available in a slower construction market.

These are three examples of how each home renovation project is always a combination of spatial solutions with the owners’ personalities.

If you’re looking for a consultation regarding your home renovations, whether you are stuck or not, Patrick Hayden can be reached at ph@phdondesign.com or 219-4461.

Talking Trash

by Danielle Ruane

From Rags to Riches – Reusing and Recycling Textiles

There are plenty of places to donate undamaged clothing and linens. But what about those stained shirts, ripped pants, worn out shoes and tattered linens? What about that single sock that will never find its mate? Thankfully, we have two different locations in Bow for donating those items. The textile collection bins help reduce the amount of clothing and textile waste that enter landfills each year. The bins also help raise money for local organizations.

There are two textile collection bins located at the Bow Community Center that serve as a fundraiser for the Bow Parent Teacher Organization. The items in these containers are collected by ECOSmith, a company based out of New Boston, New Hampshire. The clothing, shoes and other textiles are shipped to regions such as Central and South America, Africa and Eastern Europe where they are sold in open-air markets and bazaars. The items collected include clothing, household linens, shoes (singles or pairs), stuffed animals and rags. The items that are not accepted include pillows, mattresses, carpeting, non-textiles and oil soaked or contaminated textiles. For a more extensive list of materials accepted, please visit the ECOSmith website at http://ecosmithrecyclers.com/materials/.

There is also a textile collection bin located at the Bow Mills United Methodist Church that serves as a fundraiser to send children to camp. The items in these containers are collected by Helspsy, a company based out of White Plains, New York. The higher grade clothing, shoes and other textiles that are reusable are sold to thrift stores in North America and other second hand markets throughout the world. The lower grade items are uses as rags or insulation, or sent to a textile shredding company. The items collected include clothing, shoes (singles or pairs) and linens. Helspsy also recommends bagging clothing, shoes and textiles according to their grade. For example, reusable items should be placed in a plastic bag. The items that are in poor condition and are unlikely to be resold should be placed in another bag and marked with an “X.” This process makes it easier to sort the items at the facility.

You can visit the Helspsy website at www.helspsy.com.
Back in October of 2016, a seeming lifetime ago, I introduced readers to a pet/housesitting service called Trusted Housesitters (www.trustedhousesitters.com). The concept was simple--a straight barter system, a web-based platform that matches pet-loving house sitters with folks needing a house sitter who can be trusted to care for their home and beloved pets when they are away. As with most barter systems, no money changes hands. If you have pets, you get pet-care for free. If you're the sitter, you get a place to stay free--a chance to immerse yourself in a new area and live as resident without shoudering the costs of hotel or home rentals.

The idea appealed to Bud and me from the start. We're retired. Paying very close attention to expenses is part of life now but, we also want to continue indulging our love of travel as much as possible. At the same time, we could never give up our beloved Poodles, Maggie and Millie. Trustedhousesitters.com seemed a great solution.

Some research in 2016 and a long chat with the platform's UK originators answered my questions about safety and process. I spoke with some friends who had used the website and loved it--but we hadn't used it ourselves. Now, almost three years later, I can report that we've booked house sits five times and have another two trips already on the calendar. We're sold!

Granted, it's not for everyone. But if you and I have pets, you want sitters to care for our pets when we travel for many, many years. But they have always been people we knew--local individuals, some young, some older, some singles, some couples. All animal-lovers looking for some extra income and willing/able to care for our pets. We're not queasy about having other people live in our space. If you are, this probably won't work for you.

The program is membership based, with a fee of $119/year which includes access to verified/vetted sitters, an insurance backed guarantee (property, damage and public liability up to $1 million USD) and 24/7 membership service. We covered the fee with our very first sitter booking and estimate we have saved more than $2000 so far. Sitters pay their own transportation and are responsible for their own food/beverage. Pet owners provide a home and everything needed to keep the pets happy and healthy--pet food, medications, toys etc.

How does it work? First, you build an extensive profile detailing your pets and their lifestyle, your home and its location and outline your needs/expectations. Uploading detailed photos is a must. This takes some time and effort, but trustedhousesitters.com offers lots of help and tips--and they're just a phone call away if you get stuck.

Next, you post the dates of your upcoming trip. We normally add a day on both the front end and the back end to allow for orientation and possible travel snafus--but if it's just a weekend away and we already know the sitter, we cut that short.

Then you relax and wait for potential sitters to "apply" to come and take care of your pets. Sitters, of course, must build their own online profiles, so you'll get to compare their experience as well as the reviews from people who have used them in the past. You can phone them, Skype them--really get to know them.

We were fascinated to find that our listings drew applications from all over the world (yes...world!), 200 from each of our London trips and a dozen or so for the shorter ones. Several were from the UK, Italy, Canada, Australia and New Zealand. Some were from Oregon, Washington, Georgia and Texas. Our "weekend" listings drew applications from Boston, Connecticut and, surprisingly, New Hampshire. It turns out that lots and lots of people (pet-lovers all, of course) think Bow, New Hampshire is a fabulous destination!

We selected a retired couple from Australia for our recent trip to Scotland. They had extensive experience on "sits" for three months in southern France, another for two months or so near London and many more. They were already here in the US on sits in Dallas and Atlanta and flew into Manchester the night before we left. They took wonderful care of Maggie and Millie and the house, became great friends and will be returning in 2020 for another stint. For our upcoming trip to Aruba in the fall we selected a couple from the UK who have had previous sits near Boston and are anxious to see what New Hampshire has to offer.

Now...is it possible that you won't immediately "click" with your sitter? Sure. But reviewing their experience (some do better with cats, some with small dogs, some with big dogs) and getting to know them ahead of time will help immensely. Is it possible that you won't get lots of applications and have a wide selection of sitters to choose from? Yes...but if that happens, a quick call to the help line can often identify the possible reasons and offer solutions.

For lots and lots more detail, visit www.trustedhousesitters.com or shoot me an email chasebinder@comcast.net. Happy traveling!

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WHITE ROCK SAYS TROOP 75 ROCKS!

White Rock Senior Living Community in Bow has a variety of activities presented by our activities committee and dinners by Summit Property and management. Recently we had a dinner followed by carnival type games. Chasing after overturned hoops and balls would not be possible for us. Help would be needed.

We reached out to Bow Scout Troop 75 and their leader, Jim Webber. Because of Jim Webber’s assist, and along with another Troop 75 leader, Liz Mueller, they arrived with at least five or six young scouts, and several scouting dads. We were able to enjoy the games with the scouts and chaperones’ assistance. The residents participating in the games were smiling and energized.

The Scouts were truly encouraging while creating an enjoyable atmosphere for residents, especially those reluctant to try playing the games. The scouts opened doors for us, ran for overthrown equipment and awarded the prizes. The scouts and their leader as well as parents showed a well-developed spirit of volunteerism and social skills.

The residents at White Rock feel grateful for the gift of time and courteous thoughtfulness which Bow Scout Troop 75 contributed to all of us. These young people and adult chaperones sincerely made it a happy day for us. We wish all of them continued success with our grateful thanks.
Twelve local acts have made it through the elimination rounds and are ready to captivate the audience at the Concord Coalition to End Homelessness’s (CCEH) inaugural Talent Show on October 5, 2019 at the dazzling new performance venue in the heart of downtown Concord, NH, The Bank of NH Stage across from O’s.

The performances will feature voices soaring higher than the dog tricks, sizzling dance moves, and a chef spinning in his cyr with the precision of the cellist. Information on the twelve finalists competing for top honors and the agenda can be found by visiting concordhomeless.org/talentshow.

Guests attending the Talent Show can cast a vote for their favorite performance and participate in contests to help support the mission of CCEH. The Concord Food Co-op and O Steak and Seafood will provide refreshments at the Talent Show.

CCEH Executive Director Ellen Groh says the timing of the Talent Show is ideal, “With the newly constructed Emergency Winter Shelter now complete, CCEH is turning our attention to permanent housing solutions to end chronic homelessness. We know of at least four communities in the United States that have reached that goal and we intend to add Concord to that list! It will take the will of an entire community to make that happen, and the Talent Show is creating much-needed public awareness.”

The Community Players of Concord, NH, is one of the organizations excited to join the effort. Their large-scale song and dance number from their upcoming production of Sweet Charity is sure to be a crowd pleaser. Players’ president Chris Demers said “We are an all-volunteer organization that has been entertaining Concord audiences since 1927. We love Concord and are beyond grateful to CCEH for its leadership in the quest to end homelessness here. When we heard that we could assist CCEH by contributing a performance to the show, we jumped at the chance. It’s going to be great fun for a great cause.”

General admission tickets are currently on sale through the Capitol Center for the Arts Box Office. Tickets are general admission and $35 each, if purchased at the Box Office at the Bank of NH Stage. If you buy online or by phone, there is an extra fee per ticket.

**About the Concord Coalition to End Homelessness**

CCEH’s mission is to end homelessness in the greater Concord area. Working with its partners, the goal is to permanently house all chronically homeless individuals, and ensure there is a safety net and resources in place to quickly re-house people who have recently become homeless. CCEH operates the Concord Emergency Winter Shelter and the daytime Resource Center, which helps with guests’ immediate needs, such as showers, laundry, computer access, and a place to receive mail. A caseworker at the Resource Center helps guests connect with housing, additional resources, and other agencies, including the Concord Hospital Downtown Clinic and Riverbend Community Mental Health. Equally important, the Winter Shelter and the Resource Center are both places where people experiencing homelessness are treated with dignity and respect.
OBITUARIES

BEVERLY GRISWOLD

Beverly Griswold, age 82, of Birchdale Road passed away suddenly on August 5, 2019 at her home.

She was born in Claremont, the daughter of the late Stanford and Lois (Hansen) Mower. She was a graduate of Stevens High School class of 1955. Beverly worked for many years and the Claremont National Bank before moving to Bow where she worked at the Bow Mills Bank until her retirement.

Beverly was a very talented oil painter. She loved all animals especially horses and cats. She was an avid reader and loved spending time at the ocean taking long walks on the beach. She enjoyed going to the gym with her “Pod” of friends. She also enjoyed her time with her “Posse” of women who volunteered as auxiliary cooks for the Bow Men’s Club. She loved Elvis, going out for lobster and fried clams, taking trips to Arnie’s Ice Cream for their Maple Walnut ice cream. Beverly enjoyed watching the original Two and a Half Men, Judge Judy, Golden Girls and the original Magnum PI.

She is survived by her loving husband Charlie Griswold of Bow. Charlie and Bev had just celebrated their 62nd wedding anniversary on August 4th. She also leaves her sister Janet Eno and her husband David of Claremont; her sister-in-law Jean Cronk; many nieces and nephews, and grandniece and grandnephews; and her close friend of over 73 years, Barbara Mabie of Newport as well as many other friends.

A Memorial service will be held at a later date.

In lieu of flowers donations may be made in her memory to the Pope Memorial SPCA, 94 Silk Farm Road, Concord, NH 03301 or to the Live and Let Live Farm, 20 Paradise Ln, Chichester, NH 03258.

EDGEL CRABTREE

Edgel (Ed) Crabtree of Bow, passed away peacefully on Sunday, August 4, 2019, at his home at the age of 82.

Ed is survived by his wife of 57 years, Joan (Wilson) Crabtree; sons, Brett and his wife, Traci of Laguna Niguel, CA; Mathew of Dunbarton, NH, Brian and his wife, Tammy Crabtree of Orange, CA; daughter, Caryn Brothers and husband, Kevin of Bedford NH; his sister, Mary McDaniel of Lucasville OH; 9 grandchildren and 1 great grandchild.

Edgel was born in Cove, OH on August 4, 1937, to Loren and Lillian Crabtree. He served in the US Navy and received his bachelor’s degree from Keene College and his master’s degree from Montclair State College. Ed married Joan Wilson, the love of his life on June 1, 1962. Edgel was a member of the Glen Ridge NJ Police Department for 25 years as a lieutenant. After retiring from the Police Force Edgel worked for NH Highway Safety for 10 years upon retiring for good in 2010. His years as a lieutenant. After retiring from the Police Force Edgel worked for 10 years on safety for good in 2010. His children remember him as a strong, proud, amazing father who always encouraged them to pursue their goals.

He was an avid reader and golfer and was often found solving the most challenging of cross word puzzles. He was a communicant of Christ the King Parish of Concord, NH and was a lifelong member of the Knights of Columbus.

In lieu of flowers memorial contributions may be made in Ed’s name to NH Catholic Charities, 215 Myrtle Street, Manchester, NH.
I was contacted by a gentleman named Jimmy (not his real name) seeking guidance regarding his mother, Cindy’s (you guessed it, not her real name) recent behaviors. I met with Jimmy and his siblings, without Cindy, to discuss their concerns.

Here is what they told me: Cindy is 75 years old, experiencing short term memory loss, seems disoriented and confused at times, does not seem to be eating well, was generally not taking good care of herself and had recently fallen in her home. She also had trouble handling her finances; she had been paying out funds to scam artists, was late paying bills, double paid bills and over-drafted her bank account. At this point they did not believe Cindy was safe to continue driving as well. All in all, they did not believe she could remain at home safely, at least not alone, and could no longer handle her financial affairs.

A first hurdle was that Cindy would be resistant to receiving help as she did not “have any problems.” The second hurdle, as stated by Jimmy, was that he believed Cindy’s friends would try to convince Cindy her children were out to get her money (this position is taken by outsiders with great regularity).

I explained it’s not uncommon for a person who is beginning to struggle with their memory to either not see the issue or to deny the gaps in memory (as well as judgment) altogether. I went on to explain it’s when a person is resistant to receiving “help they don’t need” that a guardianship becomes necessary. In regards to Cindy’s friends’ likely claim of financial elder abuse (also known as stealing), I suggested they invite the friends to a meeting (or otherwise reach out to them) to discuss whether they had seen any memory or other issues with Cindy and if they would be willing to help Cindy. In other words, rather than shutting them out and creating an unnecessary battle, why not build a bridge and have additional key people in Cindy’s life aid in convincing her she really needs some help?

After meeting with the children, the next step was to meet with Cindy so her children could express their concerns about her well-being and to see if she would allow them to help her with her daily living needs and management of her finances. I was there to help guide the conversation and to explain the law. The point of the conversation, in part, was to see if the children could come to terms with their mother, because with her agreement it would not be necessary, at least for the time being, to get the probate court involved.

Cindy, in the face of having lost money to scams and multiple diagnoses (from those doctors “who are just wrong”) was unable to see or admit to the gravity of her situation. Unfortunately, this meant the children would have to build a factual case against their mother in order to convince the court a guardian needed to be appointed. Jimmy and his siblings made the tough decision to petition the probate court for guardianship over Cindy’s affairs. The court appointed an Attorney to represent Cindy. I contacted her Attorney to discuss the merits of our case. I told him, that if possible, I did not want to put on a case that would harm the family relationship by humiliating Cindy. I stated we had a strong case, the evidence was clear, and in my opinion a guardian would be appointed. I was hoping opposing counsel would see the truth of my point of view and would perhaps present Cindy with the idea of agreeing to the appointment of a guardian over her personal and financial affairs. Cindy ultimately agreed to nominate Jimmy as her Guardian. The case was thereafter presented to the court in an amicable fashion saving Jimmy and his siblings the discomfort of presenting the case, and their mother the embarrassment of the facts that would have been presented.

Side Bar: As you can imagine, this is not something most children would ever desire to do to an unwilling parent, and what about the parent’s perspective? Imagine, your parent is already experiencing a decline in health, struggling to keep his or her independence and is really just trying to enjoy what time they have remaining. Then you petition the probate court to become guardian. Now your parent has an attorney to represent her, she is then forced to go into a court room, in front a judge, which is daunting for many. Once in the court room, you start telling the judge how your parent loses money, doesn’t take care of themselves, can’t be left alone and your parent is forced to defend themselves. Whether your parent is wrong or not, this is both a difficult and intimidating situation.

I believe you will agree this dynamic creates a sad state of affairs for a family, which is why I feel it’s important to make extra ordinary efforts to try to work it out prior to any decline in competence and well prior to getting the courts involved. Other practitioners may not agree, but then again, many of us can’t decide on a place to eat dinner.

The information provided in this article does not constitute legal advice. Can you acquire legal advice from an article? I would think not. In order to constitute “legal advice” I believe you would have to have create a lawyer client relationship.
Bow Police Log

07/03 Timothy Field, 32, Webster, was arrested for disobeying an officer, resisting arrest/detention, reckless operation, and operating without a valid license; Tiffany Bolduc, 37, Pembroke, was arrested for driving under the influence - subsequent offense, possession of a controlled drug, misuse of plates, and speeding.

07/04 An adult received a summons for marijuana possession; Justin Fitzgerald, 20, Concord, received a summons for negligent driving.

07/06 An adult received a summons for marijuana possession; Isaac Habimana, 21, Concord, was arrested for driving after revocation/suspension - subsequent offense; Tyler Herrick, 23, Dunbarton, was arrested for driving under the influence, and open container.

07/07 Felicia Jackson, 31, Epsom, was arrested on a bench warrant for driving after revocation/suspension.

07/10 A juvenile was arrested for driving after revocation/suspension.

07/11 Samantha Blake, 31, Canaan, was arrested on a bench warrant for theft by unauthorized taking.

07/13 Robert Hauenstein, 36, Manchester, was arrested for driving after revocation/suspension - subsequent offense; Jean Masse, 60, Allenstown, arrested for driving after revocation/suspension, and operating a motorcycle without a motorcycle license.

07/15 Michael Villiard, 52, Concord, was arrested on a bench warrant for prohibited sales; Michael Morrone, 27, Concord, was arrested for driving after revocation/suspension; Jacob Marsh, 29, Pittsfield, was arrested for driving after revocation/suspension - subsequent offense.

07/16 Scott Ford, 50, Northfield, was arrested on a warrant for theft by unauthorized taking; A juvenile was taken into protective custody for an involuntary emergency admission; Chantelle Bartlett, 21, Bow, was arrested for driving after revocation/suspension, failure to display plates, and breach of bail.

07/19 Virginia Gilpatrick, 37, Epsom, was arrested on a bench warrant for disorderly conduct.

07/20 Victoria Avery, 30, Concord, was arrested for two counts of possession of controlled drugs, possession of a controlled drug with intent to distribute, a warrant for a parole violation, and two additional warrants for possession of controlled drugs; Patrick Flood, 29, Bow, was arrested for possession of a controlled drug with intent to distribute, possession of a controlled drug, driving after revocation/suspension, and vehicle not equipped with an alcohol interlock device; An adult was taken into protective custody for an involuntary emergency admission; Doris Anderson, 53, Bow, was arrested for driving under the influence.

07/22 Nicole Miner, 33, Bow, was arrested for unauthorized use of a motor vehicle; Haley Seidensticker, 32, Manchester, was arrested for vehicle not equipped with an alcohol interlock device; Robert Willey, 33, Warner, was arrested for driving after revocation/suspension - subsequent offense, and a civil warrant.

07/26 Jose Contreras, 47, Bow, received a summons for driving after revocation/suspension.

07/27 Damian Smith, 40, no fixed address, was arrested on a warrant for failure to appear, and possession of a controlled drug; An adult was taken into protective custody for an involuntary emergency admission.

07/29 Anthony Marden, 54, Weare, was arrested for driving after revocation/suspension; Raquel Walker-McFadden, 27, Concord, was arrested for disobeying an officer, and driving after revocation/suspension; Edlira Kanani, 34, Manchester, received a summons for allowing improper person to operate.
**Bow Heritage Commission**

**Bow Heritage Day**

Saturday, September 21  
11 AM - 2:00 PM  
Bow Bog Meeting House

Join Us & Enjoy the Men’s Club Ham, Beans & Homemade Pies!

- Recently received Native American Artifacts
- The most recent Bow Mills Reconstructed Map
- Photo History Presentation
- The Macauley Quilt on Display
- Bow Heritage Commissioned Quilts to be Raffled!

**IT’S YOUR TOWN, IT’S YOUR HISTORY**

Every year for the past 4 years, we conduct a service naming those who have passed on to the heavens above. Friends and relatives are given the opportunity to speak. The bell is rung 1 time for each remembered. That service starts at 1:00 PM.

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**The Bow Times**

**can be picked up at these locations!**

- Alltown Gas & Store
- Baker Free Library
- Blue Seal Feeds
- Bow Mobil
- Bow Recreation Building
- Bow Town Offices
- Chen Yang Lee
- Cimos
- Colonial Village Supermarket
- Cracker Barrel-Hopkinton
- Concord Chamber of Commerce
- Concord Food Co-Op
- Crust and Crumb
- Dimitri’s Pizza
- Dunbarton Town Office
- Everyday Café
- 7 Eleven on 3A
- Hampton Inn
- Hooksett Northbound (I-93)
- Individual Fitness
- Johnson Golden Harvest
- Lakehouse Tavern
- Merrimack County Savings Bank
- Pages Corner Store
- Patty Lee’s Kitchen
- South Street Market
- Sugar River Bank, Concord Hts.
- Tucker’s Restaurant
- Veano’s, Manchester St.
- White Rock Senior Center

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