



The Bow Times

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PROPANE LEAK – 3 HOUSES EVACUATED



On August 16, 2019 at 12:18 PM, the Bow Fire Department was called for an underground propane tank leaking at a Summer Lane residence. Upon arrival there was a 1000-gallon propane tank actively leaking high-pressure vapor. A relief valve was sheered off from a piece of heavy equipment. An unmanned master-stream was used to control vapors and three residences were evacuated. Technicians from Central NH Regional Haz-Team and Rymes replaced the sheered relief valve and the leak was stopped at 2:22 PM. All units were clear at 3:30 PM. There were no injuries.

TOWN ASSESSOR REPORTS 14% INCREASE IN BOW PROPERTY VALUATION

by Monica Hurley, Town Assessor

Every year the Town of Bow Assessing Department monitors qualified sales and the real estate market in general in Bow. The Assessor’s Office does this to make sure that current assessments are close to 100% of full, fair market value as required by the State of New Hampshire Department of Revenue administration.

During this most recent year of qualified sales, the overall median assessment to sale ratio dropped down to 84%. **This means that sale prices are approximately 16% higher than current assessments.** We are seeing approximately .3% to .4% increase per month in the real estate market in Bow. The last full revaluation in Bow was conducted in 2014. In 2014, the median sale price for a single-family home in Bow was \$285,000. By comparison, the median sale price for a single-family home in Bow today is \$360,000.

Based on sales studies, the Assessing Department has completed a town-wide revaluation to all properties values for the 2019 tax year. Town wide assessments have been adjusted to account for the increasing real estate market. Our analysis and subsequent valuation updates reveal the following:

118 Total Qualified sales from October 1, 2018 through July 31, 2019.

Property Type	# of Sales	Median Size	Median Sales Price	Median 2015 Ratio	Median 2019 Ratio
Single Family	95	2080	\$360,000	.84	.98
Condominium	12	1732	\$347,455	.82	1.00

The overall increase in valuation for the Town of Bow for 2019 is estimated at \$166,301,787 or 14% from 2018’s total valuation. This includes 24 new residential properties with a value of \$8.2 million and 1 new commercial property at \$17.2 million.

(Continued to page 3)

HOPKINTON – CONTOOCOOK NEWS ON PAGES 15-16



Eric Anderson photo

HISTORIC CHURCH STEEPLE RESTORED

Lightning struck the 200 year old Bow Baptist Church steeple in July 2018, sparking an intense blaze that fire crews managed to prevent from spreading to the rest of the building. The steeple was destroyed and the interior below sustained heavy water damage.

Since the fire, church members applied for and got the building added to the New Hampshire Register of Historic Places. The congregation is now working on raising money to get a matching New Hampshire Land and Community Heritage Investment Program grant for the rest of the rehabilitation project it needs to do.

Pastor Richard Huntley said insurance covered the \$185,000 cost to replace the steeple, which was rebuilt by Steve Fifield, of Canterbury, who specializes in restoring structures from the 18th and 19th century.

“Steve spent a lot of hours analyzing all the details,” Huntley said. “It’s a real pleasure to see it being placed up there.”

Built in 1832 under the ministry of the Rev. William Boswell, the church was later led by the Rev. Henry Archibald, a leading abolitionist in the Bow and Concord area. The church’s nearby parsonage was a safe house on the Underground Railroad in the mid-19th century, and it is believed that the church used its weather vane to signal if the area was safe for the black men and women escaping slavery and on their way north to Canada.

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Publisher - The Bow Times, LLC

Editor - Chuck Douglas 224-1988

Co-Editor - Debra Douglas 496-0265

Sales Manager - Gary Nylan

496- 5239 gary42bow@comcast.net

Staff Designer - Nadeane Mannion
nmannion1@comcast.net

Technical Editor - Denise Ehmling
dehmling@thebowtimes.com

Travel Editor - Chase Binder

Food Editor - Debra Barnes

Staff Cartoonist - Jay Martin

Contributing Writers - Joyce Kimball,

Faye Johnson and Donna Deos

Photographs - Eric Anderson

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notices: 40 Stone Sled Lane, Bow

Email: info@thebowtimes.com

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EDITORIAL

POLITICAL CORRECTNESS NOW ON STEROIDS IN SAN FRANCISCO AND NEW HAMPSHIRE

by Chuck Douglas

The words "felon," "offender," "convict," "addict" and "juvenile delinquent" would be part of the past in official San Francisco lingo under its new "person first" language guidelines adopted by the city's Board of Supervisors in July.

Someone once called a convicted felon or an offender released from jail will now be a "formerly incarcerated person," or a "justice-involved" person or, even better, simply a "returning resident."

Parolees and people on criminal probation will be referred to as "persons under supervision."

A juvenile "delinquent" will become a "young person with justice system involvement," or a "young person impacted by the juvenile justice system."

And drug addicts or substance abusers will become "a person with a history of substance use."

"We don't want people to be forever labeled for the worst things that they have done," Supervisor Matt Haney said in pushing the changes.

According to the resolution, "Inaccurate information, unfounded assumptions, generalizations and other negative predispositions associated with justice-involved individuals create societal stigmas, attitudinal barriers and continued negative stereotypes."

Police spokesman, David Stevenson, said the department has "made our members aware of the resolution and are researching possible impacts on operations and communications."

Columnist, Phil Matier, in the San Francisco Chronicle for August 11, 2019, posed the question of how you would describe someone whose car was broken into by a recently released offender, on parole with a drug problem.

His answer was simple. "A person who has come in contact with a returning resident who was involved with the justice system and who is currently under supervision with a history of substance abuse."

New Hampshire has its own political correctness in changed terminology for divorce parenting issues.

"Custody" in the new parenting schedule forms is out. Neither parent shall be described as having the child "reside primarily" with him or her or as having "primary residential responsibility" or "custody" or be designated as the "primary residential parent."

The new phrase is residential responsibility and parenting. "Visitation" is a non-word as well.

So have the changes in wording done anything to reduce the anger of the every other weekend schedule for a spouse to have his or her children with them?

Of course not.

LETTERS TO THE EDITOR

Support for "Talking Trash"

I wanted to express my support for Danielle Ruane's "Talking Trash" column in the August 2019 edition. I had no idea where the donations to the textile collection bins in town were sent, and I am happy to learn that donations aren't limited by quality. I think it is important to bring awareness to alternative methods of recycling, such as donating old or gently-used textile goods. I encourage your readers to consider sourcing a larger proportion of their purchases from secondhand vendors. Local thrift stores and online retailers including www.thredup.com and www.REI.com/used offer a great selection of lightly-used and generously-discounted items! Buying secondhand can help one save money and reduce their environmental impact—a major win-win!

Jordan Vachon
Bow

Benefits of Trump Economy?

I would much rather remember Judd Gregg as an elder statesman who was fiscally responsible but now your pointless backbiting has spoiled that. I have no idea why you would have accepted an offer to join a left-wing administration whose stated goal was to transform America? Republicans in NH have struggled to overcome that defeatist, if you can't beat them join them, attitude for the last few election cycles.

Right now, NH and Americans are enjoying an economic boom thanks to the next generation of Republicans who are showing some backbone fighting for the forgotten American. Record numbers of people in NH and America are working with higher salaries. My family is enjoying the many bonuses from Trump's economic Boom! Unemployment is at a 51-year low. There has been a huge drop in poverty and people dependent on food stamps. Fantastic conservative judges are being nominated and approved. Our Veterans are getting their due and people are allowed to try experimental medication.

I am hoping more Republicans with backbone will be running all across America and NH because freedom is much better than Socialist free stuff with chains attached.

Van Mosher,
Bow

Economic and Environmental Costs of Merrimack Station.

My family and I reside here in Bow and I am deeply concerned for the economic and environmental costs of the Merrimack Station. NH electricity rate payers are paying coal-based power producers in advance to be "on call" and we really shouldn't have to.

Why? Because ISO-New England pays Companies like Granite Shore Power (owner of the Bow coal plant) a lot of money to be able to generate power quickly during times of peak load, like the coldest and hottest days of the year. (ISO-NE is an independent, not-for-profit corporation responsible for keeping electricity flowing across the 6 New England States. It runs the markets where participants buy and sell wholesale electricity)

From January 2018 to May 2023, ISO-NE will pay more than \$400 million just to make sure it can rely on the plants to produce power in periods of peak demand. And that's in addition to what it earns for the electricity they actually produce. The Merrimack Station in Bow, NH received payments totaling \$50.7 million in 2018, just for being there.

Since NH Ratepayers (that's us!) pay ISO-NE to run the grid, it means WE are paying for these coal-fired generating stations. We are giving these coal generators "free money" just to be "on call."

This is a fossil fuel subsidy. If the coal plant did not receive this money, it would probably not be cost-effective to continue to use coal to generate the amount of electricity they actually produce.

It's time to stop paying coal plant in Bow to do nothing. It's time to stop using coal to generate electricity.

Live free or die. Don Fite, Bow

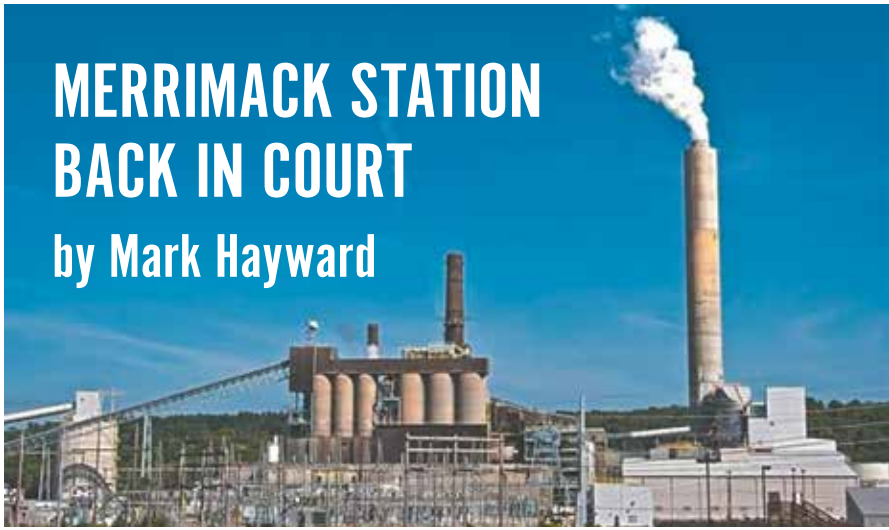
NEW EXIT 1 SIGNS BEING INSTALLED

Mike Dugas of the State Dept. of Transportation has said the new ground-mounted I-89 exit 1 signs will be up this month. He also told Town Manager David L. Stack that:

"The changes to the large overhead signs will require a structural analysis of the sign bridges to ensure they can withstand the loading of the new signs. They will be modifying two of them, not just the one that was recommended in the report."

MERRIMACK STATION BACK IN COURT

by Mark Hayward



A federal court judge will soon decide whether a lawsuit should go forward that the Sierra Club and Conservation Law Foundation has filed over alleged violations of water-discharge permits for the Merrimack Station coal-burning power plant in Bow.

The two organizations say the owner of Merrimack Station, Granite Shore Power LLC, and previous owner Eversource have been violating the terms of their 1992 permit by discharging heated water into the Merrimack River.

But the power companies say the organizations, which filed the legal action in February, were too late in doing so and have not identified a single date where the thermal pollution took place.

"This lawsuit is part of a continuing and long-running effort by the Plaintiffs to shut down the Station," wrote Wilbur Glahn of the McLane Middleton law firm, which is representing both the defendants.

U.S. District Court Judge Joseph Laplante held a hearing on efforts by Granite Shore and Eversource to dismiss the suit or, in the alternative, delay it pending EPA review of the current permit. Laplante said he would issue a ruling later.

The Sierra Club has said Merrimack Station has been operating on a permit issued 26 years ago, long past the five-year term set by the Clean Water Act. It has twice held off suing over Merrimack Station, only to see the Environmental Protection Agency not meet its internal deadline for issuing a permit.

"EPA's delay gives this uneconomic plant an unfair competitive advantage over generators operating in compliance with modern pollution control equipment," wrote Mark Kresowik, a director of the Sierra Club's Beyond Coal Campaign, in June 2018.

A year ago, the EPA wrote the Sierra Club and asked it to hold off on a lawsuit, saying it would be counterproductive in its efforts to complete a new permit. It estimated that a new permit would be issued by last winter.

Last year Eversource closed on a \$175 million deal that included Merrimack Station. The plant is now used only when high demand necessitates its operation. CLF said there are two other coal plants in New England – Bridgeport Harbor Station in Connecticut, which is slated to close in June 2021, and Schiller Station in Portsmouth.

Courtesy N.H. Union Leader

OVERNIGHT PARKING BAN

On July 16, 2019, The Board of Selectmen of Bow adopted an ordinance on overnight parking to read as follows:

§164-6.1 Overnight parking prohibited on Town-owned property.

There shall be no overnight parking upon any public property, including any Town-owned building or facility parking lot, park, common, playground or recreational area, between the hours of 11:00 p.m. and 6:00 a.m. unless permission is granted by the Town.

This ordinance shall take effect on August 1, 2019.

(Town Assessor Report continued from page 1)

An increase in assessment does not necessarily mean an increase for property tax bills. The new tax rate for 2019 will not be set by the State of New Hampshire for Bow until late October.

Notifications of new assessment were mailed out to all property owners on or around August 22.

The assessing web page has new values sorted by Owner Name and by Location as well as a qualified sales list used in the analysis to bring values to full fair market value.

The State Department of Revenue Administration sets the tax rate for towns and cities in October. The State budget has not been agreed to yet so there is unknown State aid to be factored in.

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THE PUMPKINS ARE COMING!

by Joan Day

The Bow Mills United Methodist Church, 505 South Street, Bow, is hosting its **15th Annual Pumpkin Patch** from October 4 to the 31st. Times and hours are: Monday thru Friday, 2 – 6 PM; Saturday, 10 AM – 5 pm; Sunday, 12 noon to 5 PM.

Proceeds to support NH Food Bank, Friends of Forgotten Children, United Methodist World Mission and Family Promise, a program for families facing homelessness. Stop by to take pictures or to select that special pumpkin from over 1000!

For more info, contact 603-224-0884.

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By Donna Deos



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The ninth joy of aging is discernment, or the ability to judge well. As we age, we experience things. Many things. Good, bad, easy, hard, fun, not fun, etc. Each of these experiences teaches us and we hopefully grow from them. They add to our makeup. We become who we are through our experiences. We gain values and opinions based on who we are and what we have lived through.

Sometimes this is good and makes us more open and understanding. Sometimes it is not good and makes us more closed off or rigid.

These experiences help us make decisions. When situations arise, we use our life experience help us make choices of what to do next and how to react to things that happen in our lives and the lives of those around us.

Discernment is using those experiences to decide, what is the best path for us? How do we wish to react to what is happening? The more you live, the more experiences you have, therefore, the better your discernment should be because you have a larger experience and knowledge base to pull from.

People who have only lived one certain portion of life, only have that experience to draw on. So, if they grew up in a hard time – like post-depression era, they tend to be frugal from that. They are very much colored or biased in their decision making by that experience. However, the post-depression era folk who are still alive have lived much more than just that era. They have lived through times of great prosperity too. So, they have both sides of the lack or plenty part of life with which to base their decisions on. Therefore, they should have better discernment.

People growing up now have only experienced the age of plenty, unless they are growing up in poverty. Fortunately, for our young people today not growing up in poverty they have many gadgets, many opportunities, many positive experiences and many advantages that other generations before them did not have. This is why they lack discernment in understanding where other people are coming from and why they think and believe the way they do. They have not had to overcome yet.

As you see in the opening paragraph, discernment is the ability to judge “well.” Well being the key word. Anyone can judge – and they do, right or wrong, good or bad. The world today is full of judgment. What is most often lacking is discernment.

So, congratulations to all of you who experience the 9th joy of aging. Perhaps you can use that along with your other gifts of aging to help our younger generations learn and grow. Put your time into educating them, put your attitude into helping them find positivity in a highly negative world, put your listening and wisdom into hearing their side and then share your experiences with them so they can gain a fuller picture. All of this will lead to your legacy of helping them become who they are meant to be in all good and positive ways. Which, in turn will provide freedom for all.

Until next month, take good care!



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Please contact Ashley at 603-568-4930 for more information

HISTORIC CHURCH Fundraising Brunch

The historic Bow Center Baptist Church will have a fund raising Brunch at the Old Town Hall on Saturday October 19 from 8:00 AM to 11:00 AM, to raise money for the shutter repairs and painting of the church building.

CHURCH GoFundMe

To assist in the restoration of the building shutters and painting, donations may be sent to GoFundMe.com, Bow Baptist Church repairs or Crossroads Community Church, 6 Branch Londonderry Turnpike East, Bow NH 03304. We have applied to LCHIP for a matching grant which if accepted would double your donation.



CONCORD REGIONAL
VISITING NURSE
ASSOCIATION

Concord Regional VNA is holding a Senior Health Clinic at the Bow Mills United Methodist Church, 505 South Street in Bow on **Friday, October 4 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.



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CYBERSECURITY: TOP 7 WAYS TO AVOID FRAUD

Computer-related crimes affecting consumers and businesses are frequently in the news. Federally insured financial institutions are required to have vigorous information security programs, but their customers also need to know how to protect and maintain their own computer systems from fraud.

Important tips to consider, developed by the Federal Deposit Insurance Corporation (FDIC):

- 1. Protect Your Computer.** Install software that protects against malware, use a firewall, and make sure the setting allows for automatic updates.
- 2. Use Strong Log-Ins.** Use passwords that are difficult to guess and keep them secret. Use combinations of letters-upper and lower case, numbers and symbols. Change them regularly and make sure to use different ones for each account.
- 3. Understand Internet Safety.** Websites that start with "https://" scramble your information during transmission and are more secure. Be sure to log out of financial transactions when you are finished.
- 4. Be Suspicious of Unsolicited Emails.** It's easy for cyber criminals to duplicate a company's logo and create a phishing email from it. Don't click on or download any attachments because it could install malware. Ignore these requests!
- 5. Be Careful Where You Connect to the Internet.** Avoid connecting to the internet in a public place when banking or exchanging personal information. Free Wi-Fi networks are not always secure.
- 6. Use Social Media Carefully.** Criminals are more likely to figure out your passwords from personal information, like birthdates, etc. Don't share your page access with anyone you don't know or trust.
- 7. Take Precautions with Tablets and Smartphones.** Make sure your apps are updated, never leave your device unattended and make sure the "auto-lock" feature is on.

For more go to: "Stop. Think. Connect. Resource Guide" at: www.stcguide.com/resouce-index.ank are a good place to start, and remember – the sooner the better.

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Matthew Cleveland



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Howl-O-Ween 5K run/walk
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Sat. October 19, 2019 from 10am-12pm
Northeast Delta Dental Stadium
1 Line Drive, Manchester, NH

Howl-O-Ween 5k is a dog-friendly, timed 5k run/walk that benefits the Animal Rescue League of NH. This is a great opportunity to get out and be active with the whole family including your dog(s)! Get into the spirit... and wear your favorite Halloween costume!

For information about how to form a team, email

Marianne: mjones@rescueleague.org

Event website: <https://www.rescueleague.org/howloween5k>

Registration website: <https://www.runreg.com/howloween5k>

BOW PIONEERS SNOWMOBILE CLUB 18TH ANNUAL MUM SALE



SEPTEMBER 21 & 22 STARTING AT 8:00 AM
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Individual Plants are \$12 each ~ Baskets are \$24. All plants will be available for pickup Saturday and Sunday but we recommend pre-ordering by September 18. For information contact Dan or Jodi Weed at 228-3188 or email: weedfamily@comcst.net.

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Nathan and Melissa Valence of Heather Lane had a tree stump in need of grinding. Instead a relative carved a Bow falcon turning a stump into a work of art!

BRIANNA BOONE AWARDED COLLEGE SCHOLARSHIP BY ONEBEACON INSURANCE



Brianna Boone of Bow, was recently awarded a college scholarship by OneBeacon Insurance Group. Boone is a 2019 Bow High School graduate, where she was a member of the National Honor Society, the soccer team, the Nordic skiing team, Student Athletic Leadership Committee, and Interact Club. Boone will attend Fairfield, Connecticut's Sacred Heart University in the fall where she plans to study nursing.

She is the daughter of Julie Boone, an employee of Hub International, a producer partner of OneBeacon, and Kevin Boone.

Through its annual college scholarship program, OneBeacon awarded \$2,000 scholarships to 16 high-school seniors, including eight to OneBeacon employees' children and eight to children of the company's distribution partners. Recipients were selected based on criteria such as academic performance, leadership roles and participation in school and community activities.

THOUGHT FOR THE DAY

"Rudeness is the weak man's imitation of strength."

Eric Hoffer (circa 1898-1983)

IRISH DANCERS START 5TH YEAR



In The Field Irish Dancers, based in Bow, will begin their 5th Year. The dancers are a non-competitive group who loves to perform throughout the area. The dancers are Veterans of the Strawberry and Multicultural Festivals, Market Days, the Christmas and St. Patrick's Day Parades.

In October the group will be teaching 7 to 60+ year olds the 3 kinds of Irish Dance.

Read more about us and see the Gallery and the News pages at our website: www.inthefieldirishdancers.jimdo.com.

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popememorialsPCA.org/walk-for-animals



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REMEMBER HOUSEHOLD HAZARD WASTE DAY! SATURDAY, OCTOBER 19, 2019

A list of acceptable and unacceptable materials can be found at www.bownh.gov (See Ruane article on page 21)

STEPS TO WEIGHT LOSS & FITNESS SUCCESS

by Jim Olson

Zig Ziglar once said, "If you aim at nothing, you will hit it every time." We know from our own experience that he is right. The general flow of human life tends to be toward ease and comfort. One day flows into the next, and many of us never quite get around to turning our good intentions into reality.

Those 'good intentions,' while no doubt admirable, tend to remain unrealized because they are too vague. Vague ideas are impossible to focus on and aim for as they are moving targets.

Do you have moving targets in your life? Perhaps you want to eat a more healthy diet or you want to establish a regular workout routine and stick with it this time.

The keys to your success are two-fold: steady the target and create momentum.

HOW TO STOP A MOVING TARGET

Imagine a target shooter trying to hit a small bull's eye on a distant target. He begins to aim, but then the target suddenly moves to the right, and before he can position himself to aim again, the target darts to the left. Will he ever hit that target? Not likely.

Without setting specific goals, good intentions are exactly like that moving target. You would like to lose weight, feel a little better, make a change in your diet – but without clearly defined



Jim Olson

goals and methods, you can't focus and make it happen.

The way to steady the target so you can finally hit the bull's eye is to define your goals and write them down:

- How much weight do you want to lose?
- What kind of changes do you want to make in your diet?
- How many days per week do you want to exercise?
- Which article of clothing do you wish would fit your body again?
- How much weight would you like to lift while strength training?

Once you know where you want to end up, you are much more likely to get there.

But you have to start moving toward your goals. That is where momentum comes in.

CREATE MOMENTUM TO REACH YOUR GOALS

In his book, Eat that Frog, Brian Tracy discusses the Momentum Principle of Success. In Tracy's words:

"This principle says that although it may take tremendous amounts of energy to overcome inertia and get started initially, it then takes far less energy to keep going."¹

There is much wisdom in his words. Sometimes, the hardest part of reaching a goal is just getting started. That first day of doing things differently or the first experience of bypassing an unhealthy treat in favor of a food that will give you more energy can be daunting. It isn't easy and it certainly isn't fun.

So how do you get that momentum? How do you start moving? Accountability is the answer. Having someone else involved in your efforts can be the most important factor in your success.

It is hard to change lifelong habits on your own. You need radical motivation that comes from involving others in your efforts. Setting deadlines, making commitments and entering contests all

provide an external motivation that will carry you through even the toughest temptations.

And once you get started, you will find that the momentum principle kicks in and it becomes easier and easier to keep going.

GOALS + MOMENTUM = SUCCESS

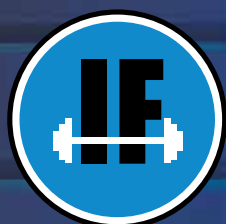
START NOW

You can make that moving target come to a screeching halt and blast the bull's eye right out of it by taking a few minutes to write down what you want. Don't make it your goals too broad; be specific. And then begin brainstorming ways to get others involved with you; that will provide your momentum. Success is within your reach. You can do this!

Oh, and remember, if you need any help, I am only an email or phone call away. My team and I here to help you to get started or the entire way if that is what you need!

Committed to Your Fitness,
Jim

Source:
¹Tracy, Brian (2007-01-01). Eat That Frog! 21 Great Ways to Stop Procrastinating and Get More Done in Less Time (p.107). Berrett-Koehler Publishers. Kindle Edition.



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BAKER FREE LIBRARY NEWS

by Juliana Gallo

We would like to thank our amazing patrons who participated in the Summer Reading Program! We had 283 kids participate in our children's program, **"A Universe of Stories."** We also had 130 teens and adults enrolled in our "Bookopoly" program, which means over 400 people participated this year!

OUR SUMMER READING SPONSORS: Patty Lee's Kitchen and Ice Cream, Uno's Pizzeria, The Pizza Man, Hermano's, Tucker's, Fifty Home, The Common Man, Chuckster's, Live Juice, Gibson's Bookstore, Buffalo Wild Wings, Escape Room Concord and The Bow Times.

STORYTIMES Baby Stay n' Play: Mondays, 11:00 AM. A play group for infants from birth to 18 months, in the company of a parent or caregiver. Enjoy rhymes, music and movement with your little one! We'll end with plenty of open play time, utilizing our collection of toys and manipulatives.

TODDLER STORYTIME Thursdays, 10:30 AM. For children 8 months to 3 years of age, in the company of a parent or caregiver. We'll share stories, songs, flannels and more, and end with an open play time, allowing parents and their children to socialize and play together.

PRESCHOOL STORYTIME Tuesdays, 10:30 AM. Designed for children aged 3-5, in the company of a parent or caregiver. Spark your child's curiosity as we learn about a new topic each week through stories, songs, music and movement! Includes a simple craft at the end of each session.

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 *To The Lighthouse* by Virginia Woolf.

LOVE MYSTERIES? TRY WHODUNIT! This mystery-exclusive book group meets at White Rock the first Tuesday of each month at 3:30 PM. This month's selection: *Godwulf Manuscript* by Robert B. Parker.

BOOK DONATION DAY The Friends of the Baker Free Library will hold their next donation day on Saturday, September 28, from 10:00 AM-2:00 PM. If you have any questions about what makes an acceptable donation, please email info@bakerfreelib.org.

FREE COMMUNITY YOGA CLASSES In collaboration with Yoga NH, the library is pleased to offer free 1-hour yoga classes to Bow residents and library cardholders! September's class will be held from 9-10AM on Sunday, September 29. October's classes will be held from 9-10am on Saturday, October 5th and Sunday, October 27th. Registration is required.

TINKER TUESDAY October 1 from 3:30-4:30 PM. This group meets on the first Tuesday of each month, providing children aged 7-12 with an opportunity to explore scientific topics through hands-on activities. Registration is required for this event. Children under 10 should be accompanied by a parent or caregiver. The topic for October is the Human Body. For more info, contact Juliana at juliana@bakerfreelib.org or call (603) 224-7113

KRAFTS 4 KIDS October 2 at 3:00 PM. An afterschool craft program for students in grades K-4, along with a parent or guardian. Create a new project every month! All materials will be provided by the library. October's craft is Blow Art Monsters. Create friendly watercolor monsters using liquid watercolor paint. Participants can experiment whether their monsters will be fuzzy, spiky or just plain silly by blowing through a variety of different sized straws. For more info, contact Amelia at amelia@bakerfreelib.org or call (603) 224-7113. Registration is required for this event.

CREATIVE HEARTS October 2 at 4:00 PM. Introducing a new teen group at the Library! Creative Hearts meets the first Wednesday of every month to craft items to be donated to local charities. Do you love to paint, sew, sculpt, make jewelry, or want to help make a difference for members of our community? Our October get-together is Wednesday, Oct. 2nd at 4pm for DIY Fleece Blankets for the animals at Pope Memorial SPCA. Donations of fleece, or SPCA wishlist items will be taken leading up to the group meeting. For more info, contact Amelia at amelia@bakerfreelib.org or call (603) 224-7113. Registration is required for this event.

BOOKANEERS BOOK CLUB October 17 at 4:00 PM. The Bookaneers is a new book club for 4th, 5th, and 6th grade students! This group will meet on the third Thursday of each month at 4:00PM. Explore new books and genres, and take part in a craft or project inspired by each book. Copies of each month's selected title will be provided by the library. Registration is required for this event. For more info, contact Juliana at juliana@bakerfreelib.org or call (603) 224-7113

Bow High School Counseling Class of 2019

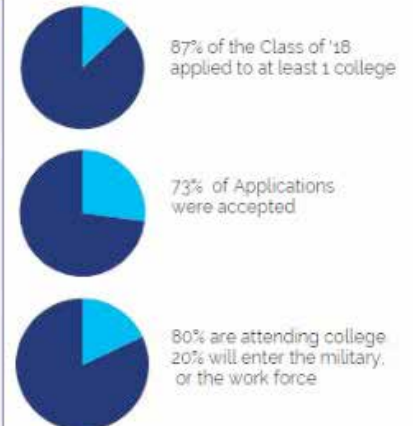


Oh, The Places They're Going!

63 COLLEGES
colleges & universities in the US & Canada!

17 STATES
where BHS seniors will attend college & Canada!

57 MAJORS
different majors and programs of studies identified by seniors



JIM KAUFMAN AWARD NOMINEES NEEDED

The Jim Kaufman Award, founded in 2017, was established by the Falcon Boosters Club to honor dedication and commitment to Falcon Athletics. Prospective candidates should be an adult in the Bow community who have contributed to Bow athletics at the youth or high school level in either a coaching or mentoring capacity over a significant period of time. The candidate should possess qualities of high integrity, leadership and respect.

The inaugural recipient was Jim Kaufman after whom the award was created and named and our 2018 recipient was Lee Kimball. We are considering nominations for this year's recipient. If you have a worthy candidate, please submit your selection with a description of why they are being nominated to us by October 1st. Email to Bowfalconbooster@gmail.com or mail to Bow Booster Club 55 Falcon Way Bow, NH 03304



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8 MISTAKES THAT CAN UPEND YOUR RETIREMENT

by Dominic Lucente

Considering coverage for your household.

A growing family, by definition, means growing financial obligations – both in the present and in the future. Raising children can increase your insurance needs and heightens the urgency for being properly prepared.

Auto. When a child becomes a new driver, one option is to add the teenager to the parents' policy. You may want to discuss with your auto insurer ways to reduce the additional premium that accompanies a new driver.¹

Home. You should periodically review your homeowners policy for three primary reasons.

A growing family generally accumulates increasing amounts of personal belongings. Think of each child's toys, clothes, electronic equipment, etc. Moreover, household income tends to rise during this time, which means that jewelry, art, and other valuables may be among your growing personal assets.

The second reason is that the costs of rebuilding – and debris removal – may have risen over time, necessitating an increase in insurance coverage.

Lastly, with growing wealth, you may want to raise liability coverage, or if you do not have an umbrella policy, consider adding it now. Umbrella insurance is designed to help protect against the financial risk of personal liability.

Health. With your first child, be sure to change your health care coverage to a family plan. If you and your spouse have retained separate plans, you may want to evaluate which plan has a better cost-benefit profile. Think about whether now is the appropriate time to consolidate coverage into one plan.

Disability. If your family is likely to suffer economically because of the loss of one spouse's income, then disability insurance serves an important role in replacing income that may allow you to meet living expenses without depleting savings.

Remember, however, the information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult a professional with legal or tax experience for specific information regarding your individual situation.

If you already have disability insurance, consider increasing the income replacement benefit since your income and standard of living may now be higher than when you bought the policy.

Life. With children, the amount of future financial obligations increases. The cost of raising children and funding their college education can be expensive. Should one of the spouses die, the loss of income might severely limit the future quality of life for your surviving children and spouse. Not only does death eliminate the future income of one spouse permanently, but the future earning power of the surviving spouse might be diminished as single parenthood may necessitate fewer working hours and turning down promotions.

The amount of life insurance coverage needed to fund this potential financial loss is predicated on, among other factors, lifestyle, debts, ages and number of children, and anticipated future college expenses.

Several factors will affect the cost and availability of life insurance, including age, health, and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

Some couples decide to have one parent stay at home to care for the children full time. The economic value of the stay-at-home parent is frequently overlooked. Should the stay-at-home parent die, the surviving parent would likely need to pay for a range of household and childcare services, and potentially, suffer the loss of future income due to the demands of single parenthood.

Extended Care. The earlier you consider extended care choices, the better. However, the financial demands of more immediate priorities, like saving for your children's college education or your retirement, will take precedence if resources are limited.

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

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Citations. 1 - cars.usnews.com/cars-trucks/car-insurance/average-cost-of-car-insurance [4/12/19]

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REAL ESTATE SALES IN BOW

AUGUST 2019

31 Grandview Road	2 BR	1 BA	.53 acres	895 square feet	\$195,000
528 Clinton Street	3 BR	1 BA	1 acre	1495 square feet	\$249,000
96 Bow Bog Road	3 BR	2 BA	1.1 acres	1588 square feet	\$257,000
1 Woodland Circle	4 BR	3 BA	1 acre	2786 square feet	\$305,000
54 Woodhill Road	3 BR	1 BA	3.52 acres	1232 square feet	\$313,500
8 Rocky Point Drive	3 BR	3 BA	1.11 acres	2015 square feet	\$315,000
7 Audley Divide	4 BR	4 BA	3.29 acres	2732 square feet	\$343,000
6 Essex Drive	3 BR	3 BA	2 acres	2874 square feet	\$345,900
14 Betty Lane	4 BR	2 BA	1.2 acres	2496 square feet	\$352,000
5 Buckingham Drive	4 BR	4 BA	2.05 acres	2744 square feet	\$371,500
101 White Rock Hill Road	3 BR	3 BA	1.13 acres	1813 square feet	\$319,900
23 Poor Richards Drive	4 BR	3 BA	1.67 acres	2223 square feet	\$389,900
17 Tonga Drive	4 BR	3 BA	2.33 acres	2532 square feet	\$390,000
7 Surrey Coach Lane	4 BR	3 BA	2.53 acres	2882 square feet	\$400,000
9 Wheeler Road	4 BR	3 BA	2.6 acres	2953 square feet	\$411,000
4 Tower Hill Road	4 BR	3 BA	3.37 acres	2805 square feet	\$415,000
15 Heidi Lane	6 BR	3 BA	3.46 acres	3884 square feet	\$620,000

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REAL ESTATE SALES IN DUNBARTON

AUGUST 2019

35 Gile Hill Road	4 BR	2 BA	23 acres	1881 square feet	\$185,000
1 Holiday Shores Drive	2 BR	1 BA	.34 acre	1156 square feet	\$205,000
97 Grapevine Road	3 BR	2 BA	5.75 acres	1392 square feet	\$255,000
20 Stark Highway South	4 BR	2 BA	9.10 acres	3116 square feet	\$435,000
20 Old Hopkinton Road	6 BR	3 BA	5.04 acres	4762 square feet	\$437,500
43 Overlook Drive	3 BR	3 BA	2.37 acres	2392 square feet	\$440,000
1140 Montalona Road	4 BR	3 BA	5.11 acres	4769 square feet	\$599,000

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DUNBARTON NEWS

By Nora LeDuc



OLD HOME DAY which took place on August 17th was a great success. The Food Tent, organized by the Old Home Day Committee and managed by volunteers, sold 210 Hamburgers, 300 Hot Dogs, 160 Bottled Water, 200 Chips, and about 200 Drinks all at the "Old Home Day" prices! A big THANK YOU to all the volunteers for your hard work.

SEPTEMBER IS LIBRARY CARD SIGN-UP MONTH! If you or anyone in your family needs a card hurry down to the Dunbarton Public Library. While there, check out the exhibit presented by Bob Jamback's Fine Art.

BRAIN FLAKES—At the library for the kids in September. All Maker Toys are borrowed from the NH State Library's Maker Play Toy Lending Library. These toys spark imagination and help children learn through doing! Toys are for use in library only. Also they have a fabulous makerspace library in memory of Nancy Lang.

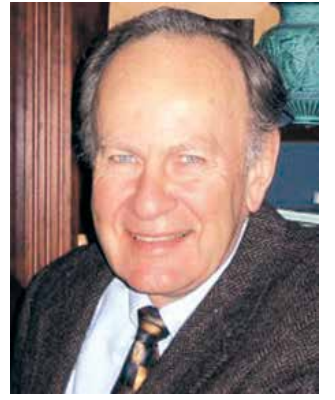
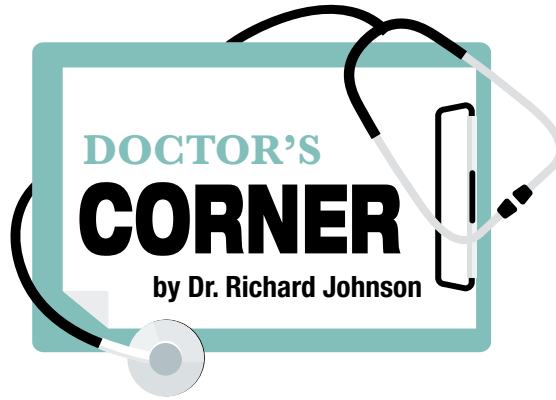
SEPTEMBER 19 – Opioid Education, Awareness and Narcan Training is scheduled for Thursday, at 6:30 PM. Presented by Sgt. Chris Remillard, Dunbarton Police Dept. and Lt. Paramedic Brandon Skoglund, Dunbarton Volunteer Fire Dept. Learn to recognize risk factors and signs of overdose. Participants will be trained to administer a dose of Narcan, and provide hands-only CPR. Information and local resources will be shared. This presentation is made possible by the First Responders Initiating Recovery, Support and Treatment (FR-CARA) Grant. Please register by calling the library, 774-3546.

SEPTEMBER 21 – Coffee House at the Spireside starts at 7:00 PM in the Vestry in the Dunbarton Center. Donation of \$5 suggested. Snacks and drinks available. It'll be an Open Mic night. Doors open at 6:30 for signups.

SEPTEMBER 25 – "Living Mindfully," will be presented at the library by Judy Caron. This is a 90-minute Brown Bag Lunch Session on Wednesday, at noon to 1:30 PM. Learn what Mindfulness is and what the benefits are. Judy will teach mindful breathing, techniques for practice, postures and preparation for practice, practicing mindfulness in daily life activities, accepting what is and letting go. Journaling and walking meditation will be covered.

OCTOBER 3 –The Dunbarton Congregational Church Book Club will be reading Saving Paradise by Rebecca Ann Parker during September, Book Discussion will be Thursday from 7:00 to 8:30 PM at the Vestry. Eleanor Kimball will host. All are welcome.

OCTOBER 7 – Dunbarton Elementary school will have a PTO meeting Monday, October 7, at 6:00 PM, at the elementary school. Friday, October 11, NO SCHOOL on NEA Day.



STOP THE BLEED

At one time or another we have all either heard or said that the person "bled to death." It could have been from an accident or an intentional injury. The bottom line was that the person lost enough blood to cause their death. True, there are many ways to 'bleed to death'—rupture of an aneurysm, gastro-intestinal bleeding, blunt abdominal trauma and rupture of liver or spleen are examples of blood loss that are not obvious to the bystander. In this article I want to address bleeding that is visible and might be stopped, thus saving a person's life.

In the Nov 2013 Journal of Emergency Medical Services Dr. Alison Kabaroff wrote: "Approximately 5 million people die every year around the world from accidental and non-accidental trauma. Exsanguination accounts for 1/3 of these deaths and the majority die within the first 48 hours. In the US, death due to isolated extremity (arm or leg) hemorrhage is rare, but it is estimated that 50% of those deaths were potentially preventable with tourniquets. Since the mid 1990s the military has taught the massive hemorrhage, airway, respirations, circulation and hypothermia (MARCH) concept. Combat experience over the last few years has shown that stopping major bleeding first reduces the need for massive transfusion and prevents complications from hemorrhagic shock."

A national awareness campaign and call to action was begun in 2015 with the American College of Surgeons Committee on Trauma leading the effort to save lives by teaching ordinary people how to provide the initial emergency response to stop bleeding. Stop the Bleed classes prepare people on how to apply pressure, pack a wound or use a tourniquet. These are simple skills that can be done by anyone. No matter how quickly "first responders" arrive, there will always be someone who is actually first on the scene, and it is that person who can act quickly and save a life. The goal of the Stop the Bleed initiative is to turn civilians into "immediate responders." That would be you.

According to Dr. Jacobs, Medical Director of the Stop the Bleed program, "The goal of Stop the Bleed training is simple: to keep the blood inside of the body. A person who is seriously injured can bleed to death in 5 – 10 minutes, before professional emergency care arrives." The average adult who weighs between 150 – 180 pounds has about 4.5 to 5.7 liters (that is about 1.2 to 1.5 gallons) of blood in their body. Your blood pressure and heart rate will stay close to normal even if you have lost 30% of your blood volume. After that, your blood pressure will drop, your heart rate will be higher than 120 beats per minute and your breathing rate will go up to 30-40 breaths per minute. If you lose more than 40% of your blood, you will die. That is about 2 liters (1/2 gallon).

I encourage you contact your local EMS or Trauma Center and ask for them to offer a training in your community or for your organization. Take the course, and then purchase a kit that has supplies for stopping the hemorrhage. They range from \$40 to \$100 and are available from many suppliers. You can also make your own emergency kit with gauze, gloves and tourniquet (the basic tourniquet is a loop of rope or belt and a stick for twisting and tightening). The key is to know what to do and have your supplies immediately available. In that emergent situation, when it is only you and no supplies... simply compress the bleeding wound with your hand and don't let go until help arrives.

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Learning for the fun of it!

What's Happening in OLLI?

By Jacki Fogarty

OLLI, the Osher Lifelong Learning Institute, at Granite State College is well known for its broad array of non-credit courses for adults age 50 and above. The Fall term, newly underway, has been true to that reputation. One OLLI member reported gleefully, "In one week I've taken three courses – one in fine arts, one in World War II history and one in sustainability/green science."

Classes are held in four sites: Concord, Manchester, Seacoast and Conway, and members may attend classes in any site. Concord has 77 scheduled for the Fall term with a heavy emphasis, by request of the members, on history and politics. Notably, second place for categories preferred by members falls in the arts classification, both hands-on creative arts and performance art.

In the next month seats are available for tours of the new Bank of America Stage Theatre, and the art found in the NH State House. Classroom classes with room for more include On the Campaign Bus with Senator John McCain, Those Gals in their Flying Machines (Women's Air Service), Social Media and Political Polarization, All about Ticks, Concord Coaches and their Makers and Journey to Patagonia. Classes are open to nonmembers, but OLLI members attend at a discounted rate.

And there are other benefits of membership. Activities in Special Interest Groups (SIGs) are free to members. Concord has four SIGs which also reflect the diversity of interests of the membership. Chapter Chat, Concord's Book Club has been meeting on the second Monday of every month for several years. The group selects books for the next several months, appoints group leaders to discuss each and welcomes new members. In an interesting deviation from the norm, the last meeting featured a discussion in which each member talked about his/her favorite childhood book and what it meant to them.

Garden Friends, a SIG for members with an interest in gardening, began last year. Members have attended a variety of flower shows, lunched at Pickity Place and visited each other's flower and vegetable gardens exchanging tips and seeds along the way.

After leading several hikes as an OLLI class presenter, and responding to class members' interest in hiking regularly, Ray Mercier founded the Concord Area Hiking Group SIG. Starting with the Marjory Swope Park Trail, following up with the Weir Road/Boscawen Town Forest, the group next plans to tackle the Wynant Park Trails and then Oak Hills Trails. The group intends to hike year round; Ray contends that there is no bad weather, just bad clothing.

The newest SIG in Concord is the Piecemakers Quilting Group. Open to experienced quilters, the Piecemakers have already attracted two brand new OLLI members (from Bow!) with a passion for quilting. The group kicked off its activities with a trip to the Lady of the Lakes Quilt Show in Wolfeboro and will begin meeting at Granite State College twice a month to work on quilting projects. Besides working on their own individual projects at one of the two meetings each month, as a group they will use the second meeting to create a quilt for charity. The first charitable project will be a pink scrappy quilt to be donated to the Concord Hospital fundraiser for Breast Cancer Genetic Research.

Learning in OLLI comes in many forms and SIGs are a popular way to extend the classroom experience in all four sites. Hiking, snowshoeing, dining out, political books, handwork and ukulele are SIGs in OLLI's other sites.

OLLI members have a great deal of influence over the program they experience. Whether as a volunteer on a committee that chooses the classes and presenters, on one of the governing committees that steers the policies and procedures, on the travel committee deciding on the destinations of future day- and multi-day trips or any other part of the OLLI member experience, OLLI members are in charge of their destiny. Information about OLLI at Granite State College is available on its website, olli.granite.edu or by calling the OLLI office at 603-513-1377.

Bow Community Mens Club Annual Lobster Fest

Saturday October 12, 2019, 5:00 - 8:00
Bow Community Building

Menu Includes:

Lobster Plate, \$ 25.00

Extra Lobster, \$ 10.00

"Fresh Off The Boat 1 1/2 lb. Lobster"
Bowl of Fresh Clams
Clam Chowdah

Or

Chicken Plate, \$ 12.00

1/2 Barbecue Chicken

Potato Salad

Both Meals Include:
Fresh New Hampshire Corn on the Cob
Beverage

Kid's Plate, \$ 2.00

Hot Dog

Chips

Corn on the Cob

Beverage

Tickets can be purchased through October 13, by contacting:
Mike Wayne 715-1466 Charlie Griswold 228-9621



COMING TO CONCORD IN OCTOBER

by Ellen Burger

The Children's Theatre Project of The Community Players of Concord, will proudly present Disney's Frozen, Jr. at the Concord City Auditorium in October! Tickets for Frozen, Jr. (reserved seating) are on sale now at www.communityplayersofconcord.org. The two performances are Friday, Oct. 18 at 7 pm and Saturday, Oct. 19 at 2 pm at the Concord City Auditorium, 2 Prince St., Concord, NH. Tickets cost \$15 for all ages, with a \$2 per ticket discount for purchases prior to 10/16/19. For further ticket information, contact Box Office chair David Murdo at nhdm40@comcast.net or (603) 344-4747. Box office hours are Oct. 16-18 4:30-7:30 pm, Oct. 19 12:00 - 2:00 pm, but due to anticipated high demand, advance purchases are recommended.

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Summer is winding down. Where did it go so fast? Fall is the most exciting time to be a sportsman. Bear season opens September 1st. Many will be found around apple trees which are very bountiful this fall. Others like to raid corn fields where they can fill up quickly. The big issues with bear hunting is getting it out of the woods, registering it, getting that big fur coat off and putting it into a cooler fast. Fur coats and warm temperatures make a major recipe for spoiled meat.

Bow season for deer starts September 15th. This season gets more popular every year. Practice is very important – arrow placement is critical. A wounded deer is often lost and wasted. Please always respect the property that you hunt and fish on. Litter is NOT acceptable! How can people take beverages into the woods and not take the very light empties out?

Salmon season ends on the 31st of September. Some decent fish have been caught in the Broads by Welch Island and Saunder's Bay.

Popular flies right now include the Golden Demon tied with a touch of pearl flashabou, and also the Blood and Guts. Both patterns are tied on size 4 hooks.

On the trout scene, this is a very special time. As the water cools and the surface reaches the 60 degree mark, trout will leave the deep water and come to the surface. They are usually close to shore, especially when there are weeds close by which supply them with various insects. Flies now are usually much smaller. Either small dries or nymphs, worked very slowly, will produce tiny strikes. Concentration is very crucial now. Tapered leaders to a thin side is important. The coloration of male brook trout in the fall is no less than stunning.



During the morning of our August 25th fishing excursion we were visited by a Great Blue Heron who was still hungry when we left. Of greater interest was the mature Osprey that flew around us from time to time squawking incessantly at Ron as he landed another small trout. Needless to say the Osprey did not leave without a snack.



Great friends and good fishing buddies – what more can one ask for?

**See You on The Water
RON**



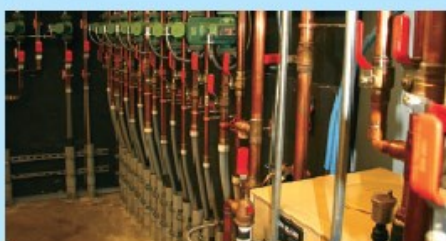
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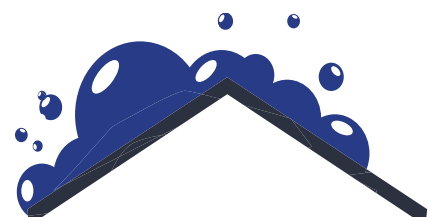
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BOW GARDEN CLUB

by Joyce Kimball

BOOKS IN BLOOM 2019

The Bow Garden Club and the Baker Free Library held the second **"Books In Bloom"** exhibition on August 9th & 10th. Twenty-one individual vignettes of books and accompanying floral arrangements were on display throughout the library's lower level for patrons to view and enjoy. Garden club members greeted attendees and answered questions about the different type of plant material, accents and embellishment arrangers used within their designs.

The exhibit followed the theme of the National Summer Reading Program, **"A Universe of Stories."** Designers chose books to interpret and reflect space travel, the moon, sky, planets, stars, etc.

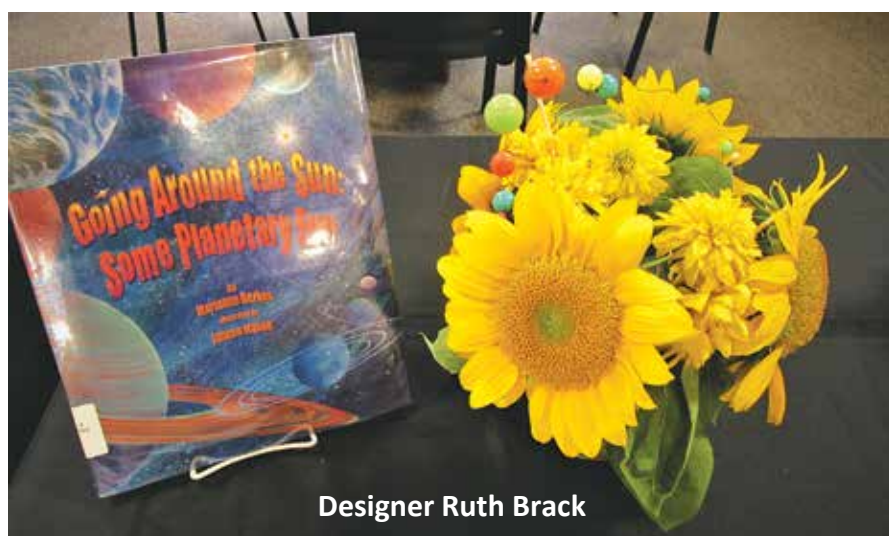
On Friday evening, a selection of hors d'oeuvres, fruit, cheese & crackers, homemade cookies, and fresh fruit beverages were enjoyed by patrons while they viewed the exhibit. Both library staff and garden club members contributed to the refreshment table.

The exhibit re-opened on Saturday, with the library staff offering children's activities upstairs in the library's activity room where youngsters had the opportunity to make crafts in keeping with the "Universe of Stories" theme. Some of the children also came downstairs with their parents to view the floral displays and found them quite intriguing with their space theme and twinkly lights.

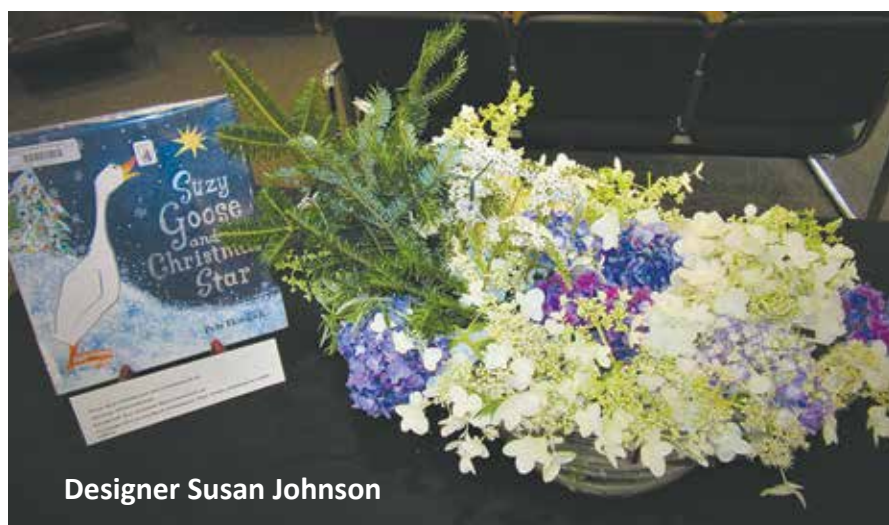
The photos presented here, represent just some examples of the floral designs featured in this year's "Books In Bloom" event. Thank you to all participants and patrons of our 2019 "Books In Bloom" event!



Designer Lorraine Dacko



Designer Ruth Brack



Designer Susan Johnson



Designer Joyce Kimball

EDUCATIONAL PROGRAM for OCTOBER



Nikki Habif

On Monday, October 7th the members meeting will feature a presentation entitled **"Viticulture Wine and Taste"** with Bow resident, Nikki Habif, who will take us into the world of wine, "From Vine to Vintner."

Nikki Habif has been a writer for more than 15 years. She got her start in the newsroom, working for The Boston Herald and its sister paper, The Daily News Transcript, before making the jump to the wonderful world of wine back in 2010. She is certified at the advanced level by the Wine & Spirits Educational Trust

(whose qualifications are globally recognized as the international standard in wine and spirit knowledge) and is working on her Diploma certification. In addition to her work as content manager for Direct Wines, Inc., Nikki's writing has appeared on the Better Homes & Gardens website, blogs for the TCM Wine Club, the NPR Wine Club, and Virgin Wines. She is also a contributing columnist for The Bow Times. Nikki lives in Bow with her husband of 10 years, Mike, and their two dogs, Charlie and Rosie

Bow Garden Club meetings are held at the Old Town Hall, 91 Bow Center Road beginning at 6:00 p.m. for social time and refreshments. The evening's program will begin at 6:30 p.m. followed by a brief business meeting. All meetings are free unless announced earlier and all are welcome. Please visit www.bowgardenclub.org for more information or contact Club President Lorraine Dacko at 603-774-3596 or ldacko@gsinet.net.



Welcome to the Hopkinton - Contoocook TOWN CRIER!

by Kathleen Butcher

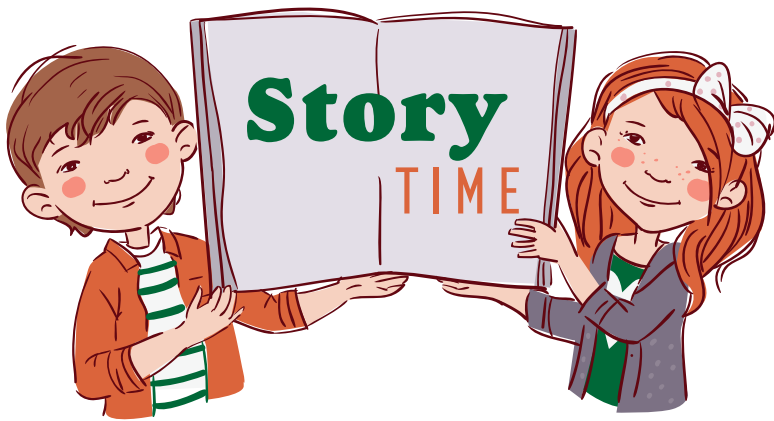
► **CONCORD REGIONAL VNA** will hold a Senior Health Clinic at Slusser Senior Center on Thursday, October 3rd from 10 a.m. to 1 p.m. and Park Avenue Apartments on Tuesday, October 15th from 9 a.m. to 3 p.m. All Senior Health Clinic services are provided for a suggested donation of \$10, however, services 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.

► **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, they may ask for a new visitor gift certificate at the front desk, for a free lunch.

► **THE ART OF COLLECTING ART** Friday September 20 from 4-7pm. Running for two weekends, Saturday and Sunday from 10am-3pm, with a Gallery talk on Sunday September 22. The show features a major collection of NH printmakers. The gallery talk will highlight why collecting art is an art in itself, and how the collectors got started. Located at The House of Art, in the Bates Building at 846 Main St. in Contoocook. The exhibit is provided by Parker Potter and Nancy Jo Chabot. It is free, accessible and appropriate for all ages and is located in the Bates Building at 846 Main Street in Contoocook.

► **CONTOOCCOOK FARMERS MARKET** Saturdays at 9 a.m. to noon by the Gazebo in Contoocook Village. SNAP/EBT is accepted. For more information, visit facebook.com/ContoocookFarmersMarket.

HOPKINTON TOWN LIBRARY PROGRAMS



► **STORY TIME & LAP TIME** Children ages 3-5 and a caregiver are invited to StoryTime on Tuesdays at 1 PM and Wednesdays at 10:30 AM for songs, stories, and art.

► **READ WITH EMMA** Thursday, September 26th from 4-5 PM. Sign up for a 15 minutes block time reading to Emma, a certified therapy dog. To register for programs: call the library at 746-3663, email Imaynard@hopkintontownlibrary.org, or register online at www.hopkintontownlibrary.org and click on Library Events Calendar. If you register, but are unable to attend, please call 746-3663, so we can free up a space for another child.

► **1,000 BOOKS BEFORE KINDERGARTEN** Sign up at the library to read 1000 books to your child/children before they enter Kindergarten.

► **COMMUNITY OPPORTUNITIES** Hopkinton Town Library is looking for help straightening books, putting up displays, assisting at the Farmer's Market crafts every other month, and helping on Tuesday evenings. Please call 746-3663.

► **GOULD HILL FARM STORE** Come pick-your-own apples or peaches at Gould Hill Farm. The Farm Store is open and has available, apples, peaches, sweet corn, great garlic, zukes and cukes, cider donuts, and ice cream. Gould Hill Farm is open daily 10:00-5:30 pm. Gould Hill's Contoocook Cider Tasting Room is open weekends 11:00 am - 5:00 pm.

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MERRIMACK COUNTY 4-H HORSE SHOW



Shaeleigh Meister of Hopkinton, participates in a 4-H Horse Show in Hopkinton. Shaeleigh is working with a mini-horse named Charlie. Sadly, since this photo was taken, Charlie passed away of natural causes. Charlie will be missed.

Please join us at the next horse show at the Hopkinton Fair Grounds on Sunday, September 29. Come watch the show and see what's happening in 4-H in Merrimack County. There is no admission charge. For information about Merrimack County 4-H please contact Merrimack County Cooperative Extension at 796-2151.



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Hopkinton Real Estate Sales – AUGUST 2019

ADDRESS	BEDROOMS / BATHS	SQUARE FOOTAGE	ACREAGE	PRICE
247 Fire Pond Road	3 Bedrooms / 2 Baths	1,716 square feet	0.0 acre	\$114,900
8 Meadows Drive	3 Bedrooms / 2 Baths	1,264 square feet	0.0 acre	\$116,277
586 Kearsarge Avenue	2 Bedrooms / 1 Baths	875 square feet	24.0 acre	\$124,000
745 East Penacook Road	2 Bedrooms / 3 Baths	1,108 square feet	7.16 acre	\$230,000
299 Briar Hill Road	2 Bedrooms / 2 Baths	1,525 square feet	1.00 acre	\$247,500
472 South Road	2 Bedrooms / 2 Baths	1,512 square feet	7.44 acre	\$264,000
574 Main Street	3 Bedrooms / 2 Baths	1,613 square feet	1.61 acre	\$281,500
634 Jewett Road	3 Bedrooms / 3 Baths	1,858 square feet	4.2 acre	\$289,000
411 Old Holmes Road	4 Bedrooms / 2 Baths	1,623 square feet	2.99 acre	\$309,900
352 Stumpfield Road	3 Bedrooms / 3 Baths	2,872 square feet	4.60 acre	\$365,000
750 East Penacook Road	3 Bedrooms / 2 Baths	1,550 square feet	8.45 acre	\$373,000
435 Penacook Road	3 Bedrooms / 3 Baths	2,299 square feet	3.22 acre	\$380,500
251 Wildwood	4 Bedrooms / 3 Baths	2,400 square feet	3.37 acre	\$430,000
371 Putney Hill Road	4 Bedrooms / 4 Baths	3,211 square feet	4.63 acre	\$523,000

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HOPKINTON POLICE LOG

TOWN OF HOPKINTON POLICE DEPARTMENT

AUGUST 2019 STATS

7 Arrests 13 Accidents 780 Traffic Stops

ARREST LOG:

08/03

Benjamin Stabler, 39, of 34 Arlington Street, Rockland, MA was arrested for DUI.

08/08

Joseph Martinez, 37, of 384 Burnham Intervale Road, Hopkinton was arrested on a Warrant.

08/1

Alyson McEvoy, 53, of 68 Carriage Lane, Hopkinton, was arrested for Driving After Revocation/Suspension and Suspension of Vehicle Registration.

08/28

Bryon Ruff, 31, of 119 West Joppa Road, Warner, NH was Arrested on a Warrant.

08/29

Robert Hauenstein, 36, of 689 Montgomery Street, Manchester, was Arrested on a Warrant.

08/31

Conall Cronin, 22, of 643 Briar Hill Rd., Hopkinton was arrested for Driving After Revocation/Suspension.

08/31

Jaime Butler, 29, of 9 Ellen Brook Rd., Hillsboro was arrested for Disorderly Conduct, Resist Arrest/Detention and Simple Assault.

FIREFIGHTER NEEDS YOUR HELP

The benefit #PeterStrong in support of a local firefighter was held September 14 at the American Legion in Contoocook.

#PeterStrong benefits Peter Gould, a seven year member of the Hopkinton Fire Department. Gould is a Green Beret veteran of the Army Special Forces. He is now battling Sarcoma.

The community has come together to support the #PeterStrong benefit with local businesses and organizations donating time, merchandise, and money so that all the proceeds go directly to Gould and his family. Donations can also be made at any branch of Merrimack County Savings Bank by referencing PeterStrong.

89TH SEASON OPENS WITH BOREALIS WIND QUINTET



Concord Community Concert Association opens its 89th season of affordable, world-class music with the shimmering, colorful sounds of the Borealis Wind Quintet on Saturday, September 28, at 7:30 PM at Concord City Auditorium. Nominated for a Grammy in 2006, the quintet is clearly one of the best in the world. The theme for 2019-20 is "An American Landscape," with pieces ranging from Copland to Bernstein. The evening starts at 7:00 pm with a dessert party and popular silent auction. The CCCA \$60 season ticket (\$75 after September 15) includes 11 concerts, with accompanying children free in Concord. Tickets and information are available at Gibson's Bookstore and The UPS Store, or online at concordcommunityconcerts.org or call 344-4747. Individual ticket prices are \$20 or \$23 when purchased on-line.

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!**



**Native American Artifacts • Photos of Old Bow
2 Bow Quilt Club Handmade Quilts to be Ruffled!
f/b/o Macauley Friendship Quilt Restoration
Sale of Old Street Signs
Photos of Steeple raising Cross Roads Community Church
Reed Organ Concert
Model A Fords Up Close & Personal**

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.

List of Deceased Residents

2018

Alice Townsend
Else Raymond
Teresa Drake
Stetson Hunt
Agha Ahmad
Shirley Bardwell
Aaron Lank
Jerry Raduazo
James Mannion
Willis Ladd

Carol Hogan
Paul LaCourse
William Reeder
Timothy Sobozenski
Margaret Francoeur
Joseph Mahoney
Carlyle Bragdon, Jr
Eric Klick
Gordon Blakeney
David Joslin
David Cole
Edward Flattery
Lorraine Dubois
Celia Dow
Harry Beaudin
Edgel Crabtree
Beverly Griswold
Carol Goward
Juliette Clough

2019

Elizabeth Nicholson
Alice Champagne
Patricia Rainey
Elizabeth Wilson
Ronald Proulx
Henry Ladd, Sr.
Pauline Allen



Bow Young at Heart Club meets the 2nd and 4th Wednesdays at 11:30 am at Bow Community Building on Bow Center Road. Members should bring a brown bag lunch. Beverage and dessert will be provided. Annual dues are \$15 for residents and \$25 for non-residents. BYAH is open to all seniors.

UPCOMING PROGRAMS

Faye Johnson 228-8149 or Loni Aitchison 715-2540

September 11 Surprise Speaker
September 25 Game Day
October 9 NH Humanities To Go Jeff Warner Banjo Bones and Ballads | FREE and Open to the Public
October 23 TBA
November 13 Annual Meeting - Potluck Lunch
December 11 Christmas Luncheon

UPCOMING TRIPS

Carol Walter 753-8000

October 8 **NEW!** \$83 Castle in the Clouds self-guided tour; Lunch at Hart's Turkey Farm (turkey, roast beef or haddock) Payment due Oct. 25.
Note: Castle is not handicap accessible.
December 5 \$84 White Mountain Christmas with Joe Dudley at Indian Head Resort

**Other seniors have access to these trips.
Sign up early to reserve!**

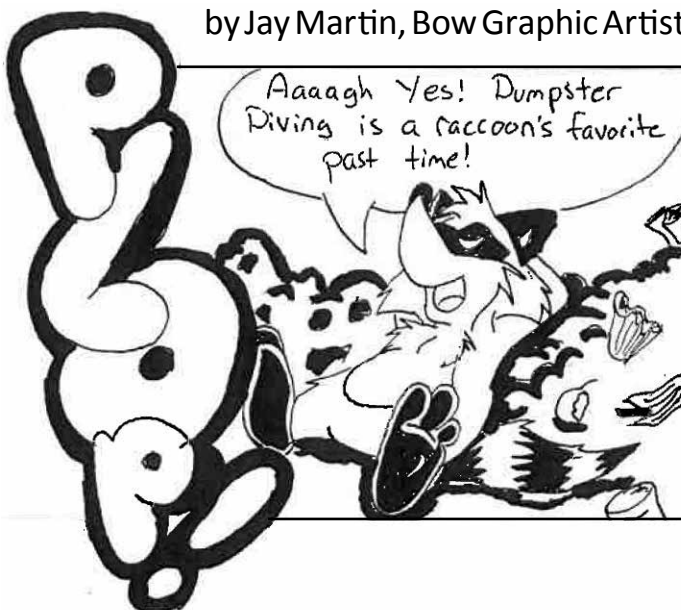
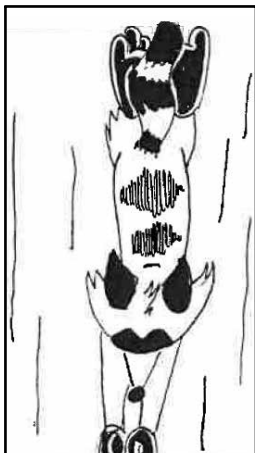
BEV GRISWOLD CELEBRATION OF LIFE



Bow turned out in force on September 7th to celebrate the life of Beverly Griswold at the Bow Community Building. Charlie Griswold and his niece Jo Dickson sang *In the Garden* and Charlie joined in with the Concord Coachmen Chorus as part of the ceremony. The Bow Community Men's Club served a luncheon.

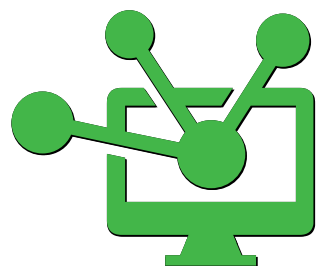
Way Up North

by Jay Martin, Bow Graphic Artist



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TRAVEL APPS – MOBILE PASSPORT CONTROL

by Chase Binder

Technology has revolutionized the world of travel over the past 15-20 years. We can now “look and book” almost anything right from our smart phones—flights, hotel rooms, train travel, car rentals...even luxury villas around the world. No need for pesky paper tickets (remember the fear of losing paper plane tickets?) or hotel confirmations.

The process for re-entering the country also used to be entirely based on “hard copy”. You needed not only an actual physical passport, but also a paper US Customs and Border Protection declaration form giving details on where you are coming from, what (if anything) you are bringing back with you, what your passport number is and so on. Think back to your last flight coming home from abroad and remember the flight attendants scurrying up and down the aisles handing out the forms, repeating “only one per family is required” and “no, I don’t have an extra pen” over and over. Then you negotiate with a family member to decide who is going to stand up and retrieve their passport and find a pen to fill out the form. Such fun.

Not anymore! There is now an app called Mobile Passport Control (MPC) that allows you to scan your way into the country—at least partially. (If you don’t know what an app is or have never downloaded an app to your tablet or smart phone, stop reading now and call one of your grandkids.) MPC is available for Apple and Android smart phones and tablets and works at 26 US international airports and 3 seaports of entry. Don’t worry—Boston, Miami, NYC and most of the ones we New Hampshirites use for international travel are included.



Chase Binder

Note that MPC does NOT replace your passport—it merely replaces the paper customs and immigration form. Nor does it replace the Trusted Traveler international programs (Global Entry, Nexus and Sentri) which require background checks, fees and interviews. MPC does NOT require any interviews or background checks and is free—sort of. There are two levels of MPC apps. One is free, but doesn’t store any profile info. Hence, every time you re-enter the US, you have to enter your passport info all over again, you just get to do it on your mobile device instead of paper. Is this easier/speedier than filling out a paper form? Maybe, maybe not. But you still get to use the speedy MPC quick lanes.

The “Plus” level of MPC costs \$14.95 to download, but allows you to set up profiles for multiple family members, thereby storing all the personal passport info needed for the form--except your incoming flight, date, and so on, which will still need to be entered into your mobile device. Lots easier and absolutely safe and secure, so they say.

So...suppose you have Global Entry? Do the two work together? Again...sort of. They are not interchangeable. Having an MPC QR code won’t get you through the Global Entry Lane. But if you have Global Entry AND an MPC QR code, you can use either lane—depending on which is less congested.

To add another wrinkle, many airports have added Automated Passport Control (APC) as another alternative to filling out paper immigration/declaration forms. These are just another set of kiosks where you use touch screens to enter your information, scan your passport, take your photograph and use another, hopefully speedier, entry lane.

Now for the big question: is any of this worth the trouble? It’s a personal, and open, question. Bud and I both have Global Entry, something we consider critical to re-entry into the US, especially Boston’s Logan Airport as we are often scrambling to make a bus back to NH. I decided to go for the MPC Plus, just to see how it works. After quite a bit of fussing, I got profiles set up for both us, got our passport info entered and got it password protected. The app is not the most user-friendly, but I got it done. As for whether it’s functional—I’ll report next month after we come back from Aruba.



Look for this icon/logo to find the speedy Mobile Passport Control lanes.

The main function of the MPC is to eliminate the Customs and Border Protection paper form and, thereby, speed up your re-entry into the US. How does it work? It allows you to fill out the form on your phone or tablet via the MPC app, after which you receive electronic receipt with an Encrypted Quick Response (QR) code. You then bring your actual passport and your mobile device with your digital QR code to the specially marked entry lanes and, voila, you are back in the USA via a streamlined process. Perhaps you’ve noticed the new blue MPC logos with lanes that allow you bypass the main hordes at the airport.

TRAVEL SHOW

Wednesday, October 9 • 6:00pm
AAA Travel, 48 Fort Eddy Road, Concord

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Reserve your spot today, space is limited!

Space is limited. RSVP 800-222-3422 / rsvpnne@nne.aaa.com



BOW BEATS PLYMOUTH 8-7

By Alex Hall

After his Bow High School football team finally scored on Plymouth late in both teams’ season-opening game, Falcons coach Paul Cohen knew it was time to gamble.

Cohen decided to go for the two-point conversion and called a passing play that has been in his playbook for several years but he has sparingly used.

Bow senior quarterback Sebastian Beaulieu hit junior tight end Cooper Larrabee in the left side of the end zone to convert the two-point try, which proved to be the difference in the Falcons’ 8-7 home triumph over three-time defending Division II champion Plymouth.

The Bobcats entered the September 7 contest with a 27-game winning streak that included triumphs over Bow in both the 2016 and 2017 D-II title game. The Falcons lost each of their five previous games against Plymouth.

“We said before the game, ‘If it comes down to it, we can’t be afraid to try something that they’re not expecting,’” Cohen said. “And sure enough that was the difference.”

Bow senior running back Steven Guerrette capped a seven-play, 23-yard drive with a 1-yard touchdown run with 8:33 remaining to cut the Falcons’ deficit to 7-6 and set up his team’s game-winning two-point attempt.

When Beaulieu got the two-point call from Cohen, the quarterback was surprised but not nervous.

“Our coach is usually pretty cautious when it comes to those situations so I was pretty excited and pretty surprised to get that call,” Beaulieu said. “But we had a nice play drawn up and I was really confident in it. I put it in the spot where Larrabee could catch it and we made the play.”

Alongside Cohen’s decision to go for two, the Falcons’ other notable key to victory was their sizable time-of-possession advantage. Bow’s offense ran about 57 offensive plays — 24 of which were Guerrette runs — over six possessions. Plymouth’s offense ran 29 plays over five possessions.

Guerrette gained 89 yards on his 24 carries and Andrew Robbins added 28 rushing yards on nine carries for Bow. Beaulieu completed each of his four passes for 53 yards.

“It means everything,” Beaulieu said of the victory. “Plymouth is a team that we respect and they’re always fantastic year in and year out so we knew we wanted to beat them and send a message this year and luckily we were able to do that.”

Courtesy NH Union Leader

Caption for photo: Bow’s Cooper Larrabee celebrates catching a two-point conversion pass with teammate Lincoln Routhier.

**ANNA KRAUSE
CHAMPION WRESTLER**



Anna Krause of Bow, competed at the Fargo National High School Freestyle Wrestling Championship in Fargo, North Dakota this July. This competition is regarded as the most challenging wrestling tournament in the United States. Anna represented New Hampshire as a member of the New England Women’s Wrestling Team. Anna & her wrestling partner Jaclyn Dehney of Pelham, NH became the first ever females to earn All-American status at Fargo. Both girls are the first cadet medalists ever (male or female) for the state of New Hampshire.

Anna will be a Junior at Bow High School this year. She is dedicating the next two years to training and competing in Women’s Wrestling events in the United States & Canada.

The Krause family would like to thank the Bow Rotary Club for providing scholarship toward Anna’s trip to Fargo.



FALCON SPORTS

BOYS’ SOCCER – Bow 3, Souhegan 2
Key players: Daniel Leuchtenberger (2G), Matt Selleck (G), Aaron Burkett (defense) Nathan Dolder (defense).

Highlights: Leuchtenbergerscored goals in the 65th and 75th minutes turing a 2-1 deficit into a 3-2 victory for the Falcons. Bow and Souhegan swapped penalty kicks after a scoreless first half.

GIRLS’ SOCCER – Bow 3, Oyster River 2
Key players: Lindsey Burnham (G), Lindsey LaPerle (G), Kristina Pizzi (G), Madi Paul (A), Taylor Burnham (A)
Highlights: Lindsey Burnham hit a beautiful strike to the far side netting from about 20 yards out for the game-winner in the final minute of the second overtime. The Falcons took a 2-0 lead in the first 15 minutes of the match, but the Bobcats clawed back to force overtime.

FIELD HOCKEY – Plymouth 1, Bow 0
Key players: Maddie Tibbetts (defense) Amelia Coe (defense), Maddie Soucy (16 saves), Elizabeth Guertin (midfield).
Highlights: Maddie Soucy had several spectacular saves behind a strong defensive line, but the Bobcats were the winner in overtime.
Coach’s quote: “It was a well-matched game. The girls are satisfied with their effort as am I, but unfortunately Plymouth scored first in overtime,” said Bow’s Rebecca Cleary.

OBITUARIES

HARRY S. BEAUDIN

Harry S. Beaudin of Bow, of died on August 1, 2019, at Eliot Hospital in Manchester N.H.

Harry was born on September 10, 1933, in Manchester, to Armand and Johanna (Klardie) Beaudin. As a child, he worked on the family farm and general store in Bedford, N.H. He was a proud alumni of the University of New Hampshire, afterwards enlisting in the United States Army where he served as Lt. Commander of the Herzo Base ASA.

He returned to New England where he worked for various technology firms including Raytheon, Xerox, and Wang. He retired early in the 1990s to his beloved lake house on Lake Kanasatka in Moultonborough, N.H.

Harry was beloved father to his three daughters, Virginia, Brigitte, and Noelle. He was a devoted father that was always home for dinner, happily attended every one of his daughters' concerts or sporting events, and even helped with homework that he himself had trouble understanding. Harry was a natural performer and wit. His unmistakable laugh and outgoing personality would light up a room with smiles. He maintained a bountiful garden, donating the produce to family, friends and anyone that needed an extra five bushels of tomatoes. Harry loved the land that he tended and his lakefront property, often taking out his "bat boat" for evening joy rides.

Harry is survived by wife, Carmen Alvarez Beaudin, his constant companion for 63 years. He died just short of their 64th wedding anniversary. He is also survived by his three daughters, five grandchildren, and one great-grandchild.

JULIETTE N. CLOUGH

Juliette (Julie) N. Clough, 41, passed away on August 30, 2019, at her home in Bow. Born in Concord on December 9, 1977, the daughter of the late Edith May Bailat, Julie was raised in Jaffrey.

After graduating from Conant High School, Julie attended the University of New Hampshire in Durham where she completed a Bachelor of Science degree in business administration. After college she married Frank J. Clough on June 30, 2001, in Hopkinton, NH.

Julie worked for several employers before spending a number of years at home to focus on raising the family's four children. She ended her working career at the Society for the Protection of New Hampshire Forests, a job she enjoyed and found meaningful.

Julie is survived by her husband, Frank Clough, their loving children, Jesse, Maya, Andrew, and Autumn Clough. Her sister Michelaine (Mitzi) Turgeon (Raymond Turgeon) of Jaffrey, NH, her sister Denise Bailat of Manchester, NH, and her brother Claude Bailat (Mary Bailat) of Billerica, MA.

Please consider donations in her honor to the Clough Family Fund at Merrimack Savings Bank.

CAROL J. GOWARD

If there's a photo-op at the Pearly Gates, you can bet Carol Goward of Bow took full advantage of it as she transitioned from this world to the next. She would certainly have stopped to wave and smile down to those she loves-and who love her back. There are many who do:

First and foremost, Bud, the light of her life and her husband of 53 years; their three daughters: Jill Spearman, Tracey Beaulieu, and Danielle Huston; her sons-in-law: Mark, Paul, and Dan (Carol viewed them as sons her daughters picked for her); her grandsons: Jacy Parker, Quinn Spearman, Grady and Sebastian Beaulieu; her "sistahs," brothers, their spouses and children: sisters Joanne Kelly, Cheryl Paul, Barbara Younie and her husband Steve, Gina Galasso and her husband Paul, Rhonda Nickley and her husband Joe, Gayle Ayoub and her husband Dimitri, brothers Paul Zoia, Greg Zoia and his wife June, Dean Zoia and his wife Christine; and her many nieces and nephews.

Carol left this world suddenly and much too soon after a brief illness at 74. On August 28th, her family surrounded her hospital bed, thanked her for being in our lives, assured her we would be okay, and held her as she transitioned. If she had been able, she would have comforted us, but it was our turn to take care of her-and she had taught us well through living by example.

She had a natural curiosity that led to her ability to connect with and enjoy anyone she encountered. Perhaps she began developing those abilities on the day she entered this world. On December 7th, 1944,

Carol "arrived" in Quincy, MA. At the time, she was Peter and Elaine Zoia's third child. Eventually, there were thirteen siblings. There were three things necessary for thriving in the Zoia family: fending for yourself, helping each other, and loving football. Carol carried these characteristics with her into her adult life, and Bud was the perfect partner with whom to do so.

In the winters, Carol, Bud, and "The Girls" would travel to New Hampshire for ski weekends. Eventually, those trips became so numerous they decided to purchase a vacation home in the White Mountains. They fell in love with NH and in 1982 relocated to Bow.

Over the years, Carol became known as "Little Mommy," "Mean Carol Jean," and "The Love of Bud's Life." All of these nicknames are terms of endearment and testaments to Carol's lightheartedness and self-effacing humor.

She earned her Bachelor of Science degree in Business at the age of 47 and graduated magna cum laude. For many years, she was a Certified Financial Planner (CFP) and later switched careers to become the Director of Marketing at Havenwood-Heritage Heights Retirement Community in Concord. She loved the residents, and they loved her back.

A celebration of Carol's life will be celebrated in a few weeks. In lieu of flowers, donations will be gratefully accepted at the Peter and Elaine Zoia Scholarship Fund, Quincy Municipal Credit Union, 100 Quincy Ave, Quincy, MA, 02170.

KERRY RICHARD MOLIN

Kerry Richard Molin (68) of Bow died unexpectedly on August 9, 2019. He was born on July 28, 1951 in Waterbury, CT and was the son of the late Wilbur and Jean (Reichenbach) Molin. The Molin Family moved to Peterborough NH in 1964, then to Antrim, NH in 1970, and owned and ran the former Hillsboro business The Country Craftsmen, a woodworking factory, furniture store, and gift shop.

Kerry graduated in 1969 from Peterborough Consolidated School and attended Worcester Polytechnic Institute and Nathaniel Hawthorne College graduating with a degree in economics and business. He worked for the State of New Hampshire Banking Commission until his retirement in 2010.

He was a dedicated member of the Boy Scouts for over 60 years and earned all ranks including the prestigious Eagle Scout Award. Kerry was also elected to the Order of the Arrow and served on many committees throughout the years. For his dedicated service, the Daniel Webster Council bestowed Kerry with the Silver Beaver Award in 1988, the Order of the Arrow presented him with the National Distinguished Service Award in 1990, and the Northeast Region of the Boy Scouts of America presented Kerry with the Silver Antelope Award in 2001. In Scouting, as in life, Kerry was a servant leader and inspiration to work with. He will be missed by the Scouting community across this Nation.

Kerry was also a member of the Masons and the Harmony Lodge for over 40 years, served as Tyler for 20, and was elected Treasurer this year.

Members of his family include his two sisters and their families. Claudia Molin Sysyn and Tim Sysyn of Hancock, NH and their daughter Natalya Sysyn and partner Tim Dowling of Denver, CO. Hazel Molin and Charles Zerbinopoulos of Dover, NH and their daughter Jillian Zerbinopoulos, her husband James Gibbons and daughter Ren of Newfields, NH.

In lieu of flowers, donations may be made to the Shriners Hospital, Boy Scouts of America – Daniel Webster Council, and the Grand Lodge of New Hampshire – F & AM.



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WHAT IS MEDICARE PART B?

BY BEN KINIRY, ESQ.



The following paragraphs explain what you should know about Medicare Part B as a starting point and were taken from a writing by the National Academy of Elder Law Attorneys, Inc. (NAELA).

“What is Medicare?”

The Medicare program is funded by workers’ and employers’ contributions and premiums paid by participants, the Hospital Insurance (HI) Trust Fund, and funds kept in the Supplementary Medical Insurance (SMI) Trust Fund.

Medicare is the principal source of insurance coverage for most Americans over age 65 as well as for younger Americans receiving Social Security Disability benefits. Medicare is divided into four major parts: Part A, Part B, Part C, and Part D. People who are receiving Social Security retirement benefits at age 65 automatically receive Medicare Part A. Others, including those who will not receive full Social Security retirement benefits until after age 65, must apply for Medicare through their Social Security office or online. It is advisable to create a personalized Medicare account on www.MyMedicare.gov in order to receive timely information about claims and payments.

What is Medicare Part B?

Medicare Part B covers services (like lab tests, surgeries, and doctor visits) and supplies (like wheelchairs and walkers) considered medically necessary to treat a disease or condition.

Medicare Part B services are divided into two categories: Medically necessary services and preventive services. (Source/More information available at <http://medicare.gov/what-medicare-covers/part-b/what-medicare-part-bcovers.html>.)

Medicare Part B is optional for beneficiaries, who must pay a monthly premium for coverage. If a person who is eligible for Medicare Part B does not timely apply for this coverage when initially eligible and later enrolls in Medicare Part B, they will be assessed a monthly premium that is higher than the premium assessed had they enrolled

when initially eligible. The premium “penalty” for late enrollment is a permanent increase in the monthly premium of an additional 10 percent per year for any 12-month period during which a person was eligible for, but did not enroll in Medicare Part B. There are situations in which even if a person is eligible for Part B, they can choose to not enroll in Part B because they are covered by a spouse’s health insurance, their own employer or retiree health insurance or have creditable coverage through another health insurance plan. When that coverage ends, they are then “required” to enroll in Part B to avoid the 10 percent per year premium penalty.

Beneficiaries with what Medicare deems “high income” (for an individual, [\$85,000] per year and higher; for a married couple, [\$170,000] per year and higher) will pay a greater proportion of their Part B premium than individuals with incomes below these thresholds.

The Social Security Administration (SSA) will determine whether a beneficiary is “high income” by looking at income information from IRS tax returns filed for the tax year two years prior to the year that the

individual is receiving the Part B coverage. If IRS income information for two years prior to the individual receiving Part B coverage is absent, then income information for the tax year three years prior to the individual’s Part B benefit enrollment year will be used until the year two information is available.

If a Medicare beneficiary does not agree with the Notice he/she receives regarding an increase in his/her Part B premium, the beneficiary may request reconsideration by the SSA within 60 days after the beneficiary receives a Notice of Premium Increase.

A new initial determination may be requested (rather than a reconsideration) if the beneficiary has more recent or different information about his/her income upon which the Part B premium should be based.”

National Academy of Elder Law Attorneys, Inc.: Medicare (2016)(NAELA).

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

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HAZARDOUS WASTE
COLLECTION DAY - OCTOBER 19

By Danielle Ruane

The Town of Bow is holding its annual Household Hazardous Waste Collection Day for Bow residents on Saturday, October 19, 2019 from 8:30 a.m. to 1:00 p.m. at the Bow Community Building located at 3 Bow Center Road. Bow residents should bring their household hazardous waste to the event to safely dispose of harmful materials. Acceptable items to bring include oil based paints and solvents (no latex paint), used motor oil, antifreeze, transmission fluid, swimming pool chemicals, insecticides, fluorescent light bulbs, batteries, household chemicals and propane tanks. Please do not bring latex paint, explosives, asbestos products or prescription drugs. This year again there will be a company collecting electronics and computer items for a modest fee (cash or check only). A list of acceptable and unacceptable materials can be found at <https://www.bownh.gov> or email bowrecycles@gmail.com with questions.

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BOW POLICE LOG

AUGUST 2019 ARREST LOG

- 08/01** Zachary Person, 37, Bow, was arrested on a warrant for failure to appear
- 08/02** Sharlae Morgan, 50, Pembroke, was arrested for driving after revocation/suspension
- 08/04** Lee Greenough, 28, Manchester, was arrested on a warrant for criminal threatening
- 08/05** Brandi Hueber, 27, Manchester, was arrested for operating without a valid license and suspended registrations
- 08/06** Robert Atwood, 36, no fixed address, was arrested on a bench warrant for criminal trespass
- 08/10** An adult received a summons for possession of marijuana
John Carlage, 48, Bow, was arrested for four counts of domestic violence; simple assault, one count of domestic violence; obstructing report of crime or injury, and criminal mischief
- 08/11** Seth Poku, 51, Worcester, MA received a summons for driving after revocation/suspension
- 08/12** Allan Glover, 28, Boscawen, was arrested on a bench warrant for driving after revocation/suspension
- 08/13** Shannon Hueber, 49, Bow, was arrested for domestic violence; obstructing report of crime/injury
- 08/16** Nicholas Ahern, 29, Westbrook, ME was arrested for driving under the influence
- 08/18** John Devittori, 62, Hampton, received a summons for reckless operation
- 08/19** Jennifer Davichik, 41, Hooksett, received summonses for driving after revocation/suspension and suspended registrations
- 08/20** Manuel Balestier, 20, Manchester, was arrested for driving after revocation/suspension- subsequent offense, and a bench warrant for operating without a valid license
- 08/24** Sharlae Morgan, 50, Pembroke, was arrested for driving under the influence- subsequent offense, driving after revocation/suspension, disobeying an officer, and breach of bail
- 08/26** Patrick Connolly, 18, Hooksett, was arrested for criminal trespass, and unlawful possession/intoxication
- 08/28** Alexis Hillesland, 22, Manchester, was arrested on warrants for receiving stolen property, forgery, and failure to appear
Jessica Crockwell, 35, Concord, was arrested on a warrant for domestic violence; simple assault
- 08/31** Michelle Doucette, 35, Concord, received a summons for driving after revocation/suspension

THE Music LADY

FOR THE LOVE OF MUSIC

A TRIBUTE TO "ADELE"

There are SO many great singers and SO many great songwriters who have made lasting contributions to The Great American Songbook. And then there are a far fewer number of great singers who are ALSO great songwriters who have had an impact on music in our country and around the world. Some examples of these multi-talented musicians are Carole King, Taylor Swift and Carrie Underwood. And then there's Adele! Her career was launched with her first album in 2008 when she was only 20 years old. That album was certified platinum seven times in the UK and three times in the USA (with over 30,000,000 sold).

Adele Laurie Blue Adkins was born in London in 1988. Her father left when Adele was only 2 years old, leaving her mother to raise her. She began singing at age 4, and grew up spending more time singing than reading. The last book she read was Raold Dahl's "Matilda" when she was 6 years old. She had a gift for writing prose and began writing her own songs. The combination of her perfect, expressive voice along with her own heart-felt words that give insight into her soul make us all feel the emotion of her most personal life experiences.

Her second album was released in 2011 and surpassed the sales of her first album. This album earned her six Grammy awards, including British album of the year and three American Music Awards. In the USA, her second album held the top position longer than any album since 1985 and became certified Diamond. It became the best selling album worldwide and it put Adele in the Guinness Book Of World Records. She was the first female to have TWO albums simultaneously in the top five of the Billboard 200, as well as the first woman in history to have three simultaneous top-ten singles. Those singles were "Someone Like You", "Rolling In The Deep" and "Set Fire To The Rain."

In 2012 she wrote the song "Skyfall" for the James Bond movie of the same name, and that song won an academy award and a Golden Globe for best original song. All the while, Adele was touring before sold-out audiences world wide, breaking many attendance records.

She then took a three year break and released her third album in 2015. It became the year's best selling album and broke first-week record sales in both the UK and the US. The album also became certified Diamond and earned five Grammy awards. The lead song "Hello" became the first song in the US to sell over 1,000,000 digital copies within one week of release.

Adele taught herself to sing by listening to Ella Fitzgerald for acrobatics and scales, Etta James for passion, and Roberta Flack for control. She is one of the wealthiest singers in the world with a reported net worth of \$185,000,000. TIME magazine named her one of the most influential people in the world in 2012 and 2016. She is one of the most respected and inspiring international artists of her generation. The world awaits her next album.

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MEGAN DUBOIS OF BOW HIGH SCHOOL RECEIVES RED SOX SCHOLARSHIP

Megan Dubois of Bow High School was recognized as a recipient of the Red Sox Service Scholarship during a pregame ceremony at Fenway Park before the Red Sox-Tampa Bay Rays game on July 30. The program awarded students from public high schools across New England with \$1,000 scholarships towards their college education based on academic performance, financial aid eligibility, and demonstrated community service.

A total of 210 public high school graduates from Vermont, Rhode Island, New Hampshire, Maine, and Connecticut have been awarded scholarships this year, and nearly all of the recipients were on hand before the game to be recognized on the field.

Before their recognition on the field at Fenway Park, the award-ees participated in a community service project in collaboration with Mayor Walsh's office and the Boston Parks and Recreation Department. The group will conduct a #Trashtag Challenge to pick up trash in five different public parks and spaces throughout Boston.



Recipients of 2019 Red Sox Service Scholarships throw ceremonial first pitches during pregame ceremonies before the Boston Red Sox's game against the Tampa Bay Rays at Fenway Park on Tuesday, July 30. Photo courtesy of Cameron Pollack/Boston Red Sox.

READ ALL EDITIONS OF THE BOW TIMES ONLINE!
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IT'S NEVER TOO LATE TO JOIN THE ADVENTURE

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SCOUT ME IN

Learn more about Pack 75 and how to join the Cub Scout Family Program at www.Pack75Bow.org or email cubmaster.pack75bow@gmail.com. Cub Scouting is for boys and girls in Kindergarten through 5th grade.

The Bow Times
can be picked up at these locations!

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

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