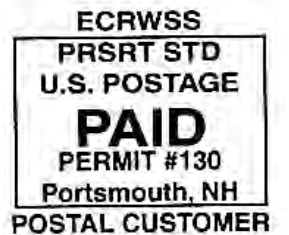




The Bow Times

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



BOW, NH

VOL 27, NO. 2

February 2020

www.thebowtimes.com

FREE

★ ★ ★ NH PRESIDENTIAL PRIMARY ★ ★ ★

BUTTIGIEG WINS BOW, SANDERS THE STATE

On Tuesday, February 11, 2020, Bow voters ran against the grain in the Democratic Presidential Primary. State-wide a record 457,040 voters came out to vote. In Bow 1,099 Republican ballots were cast and 2,358 Democratic ballots. While Sanders had won the primary four years ago with a statewide 60% of the vote he dropped to 26% this year in a wider field.

The five top Democrats had the following votes in Bow:

Buttigieg	657
Klobuchar	600
Sanders	405
Warren	247
Biden	184



The two strong Progressives, Sanders and Warren, got a total of 652 votes, while the moderate candidates, Buttigieg, Klobuchar and Biden received more than twice as many votes: 1,441.

On the Republican side in Bow President Trump won as expected with 868 votes. Former Governor Bill Weld received 143 votes for his 2nd highest tally in any town or ward in Merrimack County.

In Dunbarton, with a 53% turnout, Democratic tallies were:

Klobuchar	169
Buttigieg	145
Sanders	126
Biden	50
Warren	46



ATTORNEY BRUCE MARSHALL CHALLENGES HARRY JUDD FOR SELECTMAN



A Civil Engineer with a law degree is running against Harry Judd for a three year term on the Board of Selectmen. Marshall is 56 years old and lives on Sharon Drive with his wife Debra.

Bruce Marshall administered the construction of millions of dollars worth of New Hampshire road and bridge construction while employed with the New Hampshire Department of Transportation from 1987 to 1999 as a Contract Administrator. He also has hands-on experience in the construction industry with everything from surveying and layout to heavy equipment operation as a licensed Professional Civil Engineer.

For more than four years, Attorney Marshall was an Assistant Attorney General FOR the State of New Hampshire. Attorney Marshall was counsel to the New Hampshire Department of Transportation for everything from employment matters to contract drafting and construction litigation. Attorney Marshall also handled numerous environmental issues for the NHDOT, often in cooperation with the New Hampshire Department of Environmental Services.

For the last fourteen years, Attorney Marshall has developed a construction law practice, representing dozens of contractors in New Hampshire, Massachusetts, Maine and Vermont. Attorney Marshall's practical knowledge of the industry allows him to communicate with clients as one contractor to another or one engineer to another, thus reducing overall litigation costs.

He also represents engineering firms as well as developers and owners. Attorney Marshall's construction law experience includes everything from obtaining development approvals to drafting of contracts, overseeing the work, addressing construction issues as they arise, payment issues, binding, and related litigation.

Harry Judd, also an attorney, has been on the Board of Selectmen since 2002.

HOPKINTON - CONTOOCOOK NEWS ON PAGES 15-16

GOVERNOR SUNUNU FACILITATES LIGHTED STOP SIGN FOR EXIT 1 ON I-89



Working with the Governor's Office and the State Department of Transportation, a lighted stop sign will be installed at Exit 1 on I-89 in Bow. An agreement between the town and DOT will provide that the town will buy the sign at a cost of about \$1,400 and DOT will install it to replace the existing unlighted sign at the Logging Hill Road intersection where Tyler Shaw was killed.

DOT does not use any lighted stop signs, but Bedford has installed several with good results. The signs are powered by solar and last for 100,000 hours. Governor Chris Sununu said, "I am glad that DOT and Bow have worked together to enhance safety at a dangerous intersection to help reduce the risk of another life being lost."

BOW HOME INVASION INJURES HOMEOWNER, THREE ARMED MALES FLEE

On Wednesday, January 29, 2020, at 1:15pm, the Bow Police Department received a call about a home invasion at 175 Woodhill Hooksett Road in Bow. When a male resident of the property went into the residence after being outside, he observed items out of place and that someone had forced entry into his home.

A short time later he was confronted by two armed black males in his bedroom and was assaulted. The two males are believed to have then run to a vehicle in the driveway where a third black male was waiting.

With assistance from Manchester police, a white Chevy Impala with Massachusetts plates was discovered at 8:30 a.m. on January 30, near the corner of McGregor and Putnam streets in Manchester, Bow police said in a news release.

The victim received minor injuries and was medically cleared by the Bow Fire Department. A reverse 9-1-1 call was sent out to area residents requesting to shelter in place while police made sure the scene was safe.

A search of the residence and immediate area ensured the suspects were no longer an immediate threat.

Bow Police ask any homeowners in the immediate area to check surveillance cameras for a vehicle matching the car's description and to contact Det. Tyler Coady or Lt. Stacey Blanchette at (603) 223-3950 or the Concord Regional Crimeline (603) 226-3100. Concord Regional Crimeline offers cash rewards up to \$1000 to people who provide information that leads to an arrest, the recovery of stolen property, or the seizure of illegal drugs. Callers to the Crimeline can remain anonymous.

A string of robberies in the southern part of the State also concerns law enforcement. Three masked men robbed a grocery store in Fitzwilliam on January 15. A store clerk in a Rindge convenience store was stabbed in a robbery by two masked men on January 24.

Manchester Police also report a string of armed robberies of convenience stores in that city.

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EDITORIALS

LET US THANK HARRY FOR HIS SERVICE AND THEN MOVE ON

Longtime selectman Harry Judd has decided to keep on running for selectman again after 18 years in office. It is time for a change.

Americans overwhelmingly support term limits for elected officials for a good reason - no one should hold power for too long in a democracy.

Bow voters have a great choice with candidate Bruce Marshall who is a lawyer and a licensed Professional Engineer. Harry Judd was fond of saying that as a selectman the town got a free lawyer. Bruce Marshall will bring that same training to the table, but we will also get a "free" civil engineer when we need him most.

For decades Bow and Concord have tussled over water for Bow Junction but the times they are a changing. In fact, on March 24 the Selectmen have scheduled a public meeting to review a feasibility study and time-line for work proposed by the NH Department of Environmental Services (DES) at Bow Junction.

What better time to have a lawyer and civil engineer at the table who for years handled environmental issues for the NH Department of Transportation working with DES.

It has been told to me by many Concord officials that in years past the water issue went nowhere with the city because Harry's arrogant and condescending attitude alienated city leaders from working with Bow. His *my way or the highway* approach was on full display recently at a Selectmen's meeting when a fellow member disagreed with him Harry got up and stormed out of the meeting but not before telling the man to "go ___ himself."

For years Harry controlled the power plant tax litigation and kept paying utility expert Skip Sansoucy huge sums of money when he lacked credibility with the trial judge hearing our case. To refresh your memory on Harry Judd's involvement with Public Service Company go to www.thebowtimes.com and key up the April 2018 front page article "Harry Judd and PSNH... What is the Connection?"

18 years of service is appreciated but it is time for the voters to choose a person better suited for the multi-million dollar water project that may well be a milestone for Concord and Bow's relationship.

I sincerely urge you to elect Bruce Marshall on Tuesday March 10 and change it up for the new challenges ahead for Bow.

IT'S OK, AGAIN, IN BOW: NEW BUILDING MADE OLD ONE SAFER?

Reprinted from a January 8, 2020 Union Leader Editorial

Chuck Douglas, editor and publisher of the monthly Bow Times newspaper, has a knack for quickly making his point, often at the displeasure and/or discomfort of his targets.

Here, in its entirety, is a recent case in point.

"Remember three or four years ago when Selectman Harry Judd said that voting had to be moved to the Bow Middle School because the Community Building was in danger of collapse? Amazingly, now that the Safety Center has been built, the Community Building is safe again. Voting will resume there in February.

"Now it's the School Board's turn to scare us into a \$10,000,000 bond issue."

Such "sky is falling" warnings often pop up as town or school meeting times approach across New Hampshire. No doubt we will soon be seeing pictures of crammed-together desks, buckets for leaky ceilings and all manner of broom closets converted into classrooms.

Some pictures may be worth a thousand words, but taxpayers need to question if they are all worth the tens of thousands of dollars that always seem to be the price tag.

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

THOUGHT FOR THE DAY
"Feeling gratitude and not expressing it
is like wrapping a present and not giving it."

William Arthur Ward
American Writer, 1921-1994

LETTER TO THE EDITOR

It was about 7 years ago when a good friend and I were at a restaurant in Concord and he said we have to go vote. It turned out that he was taking me to our Bow town meeting to vote on the \$8M Public Safety building. It was my first Bow town meeting. That vote narrowly missed being carried, which really opened my eyes and made me realize that I should be more involved. That's my money we are spending!

I then did some research and noticed that my taxes had been increasing considerably so I considered running for the Budget Committee. I had never run for a public office before and was very hesitant, especially in how much time would be involved.

Well, it has now been two terms that I have served as an elected member of Bow's Budget Committee. During these six years, I have seen many changes in our town. First and foremost was our doing a design/build for our Public Safety Building. By using the expert input of many of Bow's citizens, we put our heads together and built a highly functional Public Safety Building at less than 1/2 the price at \$4m. It will serve our needs for a long time. I am hoping that we use the same common sense and expertise when we begin work on upgrading our schools.

I have also seen firsthand the tremendous amount of work that our Board of Selectman have done in coming to an agreement with Public Service/Eversource. That was a huge amount of money that we owed them for the abatement of their taxes that we had collected from them in prior years. At the same time, both the Town and School tried very hard to tighten their belts as much as possible so that we had funds to pay back the money owed while at the same time not over taxing our citizens.

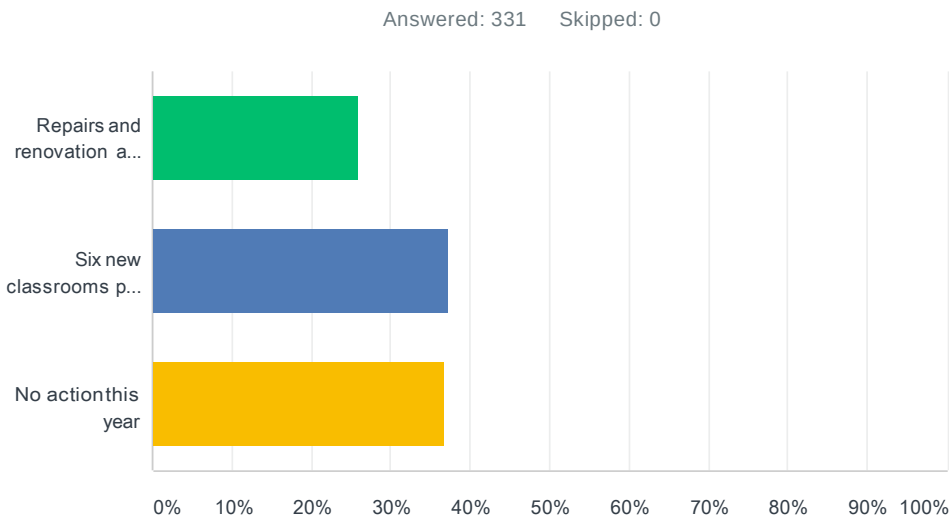
Being on the Budget Committee really opened my eyes to how a democracy should work. If we can't get non-partisan decisions made at the town level, how can we ever hope that will ever happen in Washington. I sincerely believe that we have accomplished this in the past six years in Bow. While we may not always agree on every expenditure that is done on the Town and School level, I do believe that we are all becoming better at compromise and doing what is best for the citizens of Bow.

While I enjoyed being a part of Bow's elected officials, I felt that it was time for some new townspeople to get involved and decided not to go for another 3 year term. I am very happy to see the amount of new faces getting involved in running for various offices.

Sincerely,
Bob Arnold, Bow

January 2020 Survey Shows Support Lacking for a Bond Requiring 2/3 Vote

Q1 The School Superintendent has recommended \$10,000,000 for the Bow Elementary School. DO YOU FAVOR (Pick ONLY one)



ANSWER CHOICES	RESPONSES	
Repairs and renovation at a cost of \$2,376,000 without a bond?	26%	86
Six new classrooms plus renovations of \$10,000,000	37%	123
No action this year	37%	122
TOTAL		331

331 Responses is the highest for any survey to date.

FORMER FINANCE DIRECTOR RUNNING FOR BUDGET COMMITTEE

Bob Blanchette of Bow seeks an open seat on the Budget Committee. Bob and his wife, Lisa, live on Grandview Road. He is currently the Finance Director for Bristol and served as Bow’s Finance Director for four and a half years.

He was appointed and then elected to the Bow Trustee of the Trust Funds from 2006-2011. Bob graduated from Franklin Pierce University Magna Cum Laude with a Bachelor of Science Degree in Accounting.

Of his 40 years of town government experience, seventeen of those years were as the Finance Director for the towns of Pelham, Hopkinton, Bow and Plaistow.



BOW MOBIL BURGLARY

On Wednesday, January 22, at approximately 11:21 PM a burglary occurred at the Bow Mobil, on South Street in Bow. The suspect entered the store by breaking the glass on the front door with a long object, possibly a pipe. They concealed their identity with a white face mask with dark horizontal stripes and wore a dark colored jacket with the hood up.

The Bow Police Department is asking that anyone with information pertaining to this case or other related crimes to contact Det. Tyler Coady (603) 223-3950 or the Concord Regional Crime-line (603) 226-3100. Concord Regional Crimeline offers cash rewards up to \$1000 to people who provide information that leads to an arrest, the recovery of stolen property, or the seizure of illegal drugs. Callers to Crimeline can remain anonymous.

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FIRE DEPARTMENT AWARDS GIVEN

Bow Fire Department had it's annual Awards Ceremony on Saturday, January 11, 2020. The ceremony was held at White Rock Senior Living Community and catered by The Bow Community Mens Club. Chiefs Award-FF/EMT Matt Espinosa, EMS Service Award-FF/EMT Tom Modini, Life Saving Award-FF/AEMT John Bowler, and Supporting Citizen Award-Eric Anderson.



Matt Espinosa and Fire Chief Harrington (photo by Eric Anderson)

BOB BLANCHETTE FILES FOR BUDGET COMMITTEE

Bob Blanchette says he is running for the Budget Committee because of his experience with budgets and financial issues. As the former Finance Director of Bow for 4 ½ years, Bob offers a unique financial background. He said he wants to “help solve problems while working together as a community.”

Mr. Blanchette started his local government career in 1980 as a Police/Fire Dispatcher and certified part-time Police Officer. Of his thirty seven years of Town Government experience, seventeen of those years were as the Finance Director for towns including Hopkinton and Bow. He was appointed and then was elected to be a Trustee of the Bow Trust Funds from 2006 to 2011. Bob graduated from Franklin Pierce University Magna Cum Laude with a Bachelor of Science Degree in Accounting.

Bob Blanchette and his wife Lisa, an art teacher, moved to Bow in 2003 and live on Grandview. Although they do not have any children of their own, they have been foster parents, volunteered for the NH Make-A-Wish Foundation and enjoy spending time with their nieces and nephews.

BUDGET COMMITTEE AND SCHOOL BOARD AGREE TO REDUCE \$700,000 BES STUDY MONEY



Voters Attend Budget Committee Public Hearing Feb. 10 at BES Photo Eric Anderson

Bryce Larrabee, Chairman of the Bow School Board, convened a joint meeting with the Budget Committee on February 6 to consider the School Board's warrant article proposal for \$700,000 for architects and engineers to design changes to the Elementary School.

Budget Committee member Jeff Knight, who works for a commercial builder in Nashua, said the \$100,000 figure suggested by the Budget Committee for engineering and construction planning was a more reasonable figure and not \$700,000. Glenn Dugas, also a builder, said that hiring an architect is expensive and shifts the risk to the architect so they over design. He said SNHU just completed a \$58,000,000 building using the design build method.

Dugas and Knight were both on the Public Safety Building Study Committee as was Selectman Colleen Hunter. All three urged the School Board to use the same design build process so successful in saving money on the construction of the Public Safety Building.

“To replace the roof on the elementary school all you have to do is get roofers to bid on it and you don't need architects to do that,” said Jeff Knight. Glenn Dugas pointed out that design build is faster than doing it with half a year of architect and engineering fees.

Budget Committee member Ben Kiniry said that for \$100,000 you can put out an RFP after the March school meeting using the plans the School Board has already paid for in 2012 and last year. “That process gets you a more hardened RFP for general contractors to look at for lower amounts than the \$10,000,000 proposed initially,” said Dugas.

The School Board reacted favorably to a lower number and at the public hearing on the school budget on February 10 announced that they agree to reduce the request in Warrant Article 3 from \$700,000 to \$150,000.

The overall school budget presented on February 10 calls for the local property tax for schools to increase only \$250,047 with a tax rate increase of 20¢ per thousand.

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BOW MEN'S CLUB ELECTS TEAM FOR 2020

At the January meeting of the Bow Community Men's Club the members elected the following to serve:

President - Rich Oberman
Vice President- Mike Habib
Secretary - Charlie Griswold
Treasurer - Dik Dagavarian
Directors - Bob Goldthwaite,
Peter Burdette, Warren Perry,
Tim Morrison, Matt Bailey,
and David LaFlamme.



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GET FINANCIALLY FIT THIS YEAR! GET ORGANIZED

An organizational system includes alphabetized file folders or filing systems specifically for financial organization. While you're getting organized, consider buying a shredder to keep your personal information safe from identity theft.

CREATE A BUDGET

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

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

LOWER YOUR DEBT

Debt from student loans, mortgages and credit cards is nearly unavoidable. Spending more money than you bring in can lead to financial stress. Points to consider when cutting debt:

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

SAVE FOR THE UNEXPECTED AND BEYOND

Pay yourself first. Saving is important; it ensures a comfortable future that can endure financial surprises. It's never too late to begin saving.

- Save at least 10 percent of your income for retirement. Enroll in a retirement plan or optimize your contribution. Contribute at least the maximum amount that your employer will match. Contributions made to these types of plans are tax deductible. If your employer does not offer a retirement savings plan, many banks offer Individual Retirement Accounts. IRAs offer tax-deferred growth, meaning you pay taxes on your investment gains when you make withdrawals.
- It's recommended keeping about three months' salary in a savings account in case of financial emergencies like hospital bills or loss of job.
- Increase your contribution as your income increases.
- If you receive direct deposit at work, ask your employer to send a specific amount to your savings account. Automatic savings plans are an easy and convenient way to save. If your employer doesn't offer direct deposit, many banks allow for automatic transfers from checking to savings accounts.

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FOOD CO-OP PROGRAM TURNS PENNIES INTO \$31,000 FOR NONPROFITS

The Concord nonprofit community is ecstatic about the new "Round-It-Up at the Register" program launched by the Concord Food Co-op in April 2019.

From April through year's end, \$31,495.00 has been given to local nonprofits thanks to the Round-it-Up at the Register program.

Shannon Camara, Director of Special Events & Educational Outreach at Pope Memorial SPCA, the December 2019 nonprofit Round-It-Up recipient, saw the check for \$6,029.00 and said, "I am flabbergasted. The support from the Co-op and the community is amazing! Thank you so much for your continued support that we cannot do without."

The Co-op's Round-It-Up at the Register program is an easy way for Co-op shoppers to donate to area nonprofits that are making the Greater Concord community a better place. The program provides shoppers an opportunity to help local community-enrichment organizations by making small-change donations, which accumulate into a meaningful contribution for the recipient. Round-It-Up at the Register empowers shoppers to round their Co-op purchase up to the nearest dollar and donate the difference to the designated nonprofit for that month.

The program's inaugural month of April 2019 raised \$455.00 for NOFA NH. From then on, donations surged as public awareness of the program grew. Monthly donations have averaged \$3,000.00 with the most successful month (December) raising \$6,029.00 for Pope Memorial SPCA. Additional 2019 recipients include: Concord Coalition to End Homelessness, Community Action Program of Belknap Merrimack County, Intown Concord, Crisis Center of Central NH, Friendly Kitchen, Friends Emergency Shelter and CATCH Neighborhood Housing.

"This program has been a huge success," said Greg Lessard, Director of Development at the Concord Food Co-op. "It is amazing that small change can add up to a very meaningful check for nonprofits. It is also a wonderful opportunity for nonprofits to remind the public of the good work that they do in the community. The results have been so incredible that new nonprofits contact the Co-op each week to ask how they can become part of the program," Lessard added.



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ON AGING – GRIEF & COMMUNICATING

By Donna Deos

I've noticed that when it comes to grieving, there are those of us doing it at times and then there are our well-meaning loved ones who want us to be over it. This dynamic flips back and forth in relationships so no one party is completely at fault here. So just hang with me through the We/Them examples that follow, please.

They want us to be over it because they don't want us sad, hurting and not our normal selves. The thing is, we can't help it. We are sad and hurting. We are not our normal selves because a large important part of that happy life is now gone and we are trying to figure out what that means and how life will be now that that monumental change has occurred. We have no idea and it could take us a while to figure it out.

It's kind of like the really nice person who has one grumpy day and nobody else wants to let them. Grumpy is their job, not yours, how dare you! Okay, it is not exactly the same, but when it is happening to you it feels like that. How come it's okay for you to be that way, but I can't even have one lousy day to try it out?!

So, what are some examples of when this shows up? I'm sure you aren't aware because you are saying what you think you should. Things like: "They had a good life" – this could be true and most likely is. It does put a positive spin on things, but it doesn't take away the "had" part and it doesn't help us feel our feelings so we can come out the other side and be back to that normal, happy self again.

"S/he went quickly and didn't suffer long." This can also be a true and positive statement. The flip side



to this is that we may not have had much time to think about them no longer being here. We could have been blindsided by the loss and that presents another set of issues to resolve in the grieving process.

"Their suffering is now over." Again, true, most likely (if they were suffering). The key word there is "their" suffering, but now MY suffering has begun and I need to work through that and I am not exactly sure how, which is why I am sad and crying and not my normal happy self.

"They are in a better place." Could be true and has a positive spin. However, that place is not here where I can physically see and touch them and hold their hand and talk with them, smile with them and enjoy their vibrancy anymore.

I am not saying these things to make anyone feel bad. I'm trying to point out why the things you are saying, although you mean well – and we all say them at times – do not always get the desired result from your grieving person.

I am also not suggesting that you stop saying these things. These are well intended phrases and they

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do come from a place of love and good intentions. Let's face it, you never really know what to say to someone who just lost someone important because that is such a hugely difficult position to be in.

The main point is, grieving takes time. It is different for each person each and every time. The loss of my Grandmother hit me differently than the loss of my Dad, and the loss of my mother was again an entirely different experience. There is no right way to grieve. There is no right way to help someone else grieve. There is no magic answer to any of this. The key is to be patient with them. Don't try to hurry up their process because that won't really help and just adds more stress to the situation. Just keep checking in, letting them know you love them and are always there for them. Some day they will do the same thing for you and then all of this will make a whole lot of sense to you.

Also, be aware that grief comes back around. You don't just finish it and move on – at least I never have. Mom passed 5 years ago at Thanksgiving time. I thought I was finally at the point where it didn't bother

me and was having a good season this past year. Then, one day, out of nowhere (because that is how it happens) I burst into tears. Eric (well-meaning loved one) said "Honey, shouldn't you be over this by now?" I nodded my head and said, Yes, I'm crying because I miss her. It's okay to miss her still. He agreed. Sometimes all we need to do is be able to share, using our words, why we are not okay in that moment. Then our loved ones understand and give us the time, space and loving embrace to help us make it out the other side of that wave of emotion.

Here's hoping your losses are few and your loves are many and that you somehow find the words to say so others can understand and honor the time and space you need to heal.

**Wishing you all
the best always!
Donna**



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YOU CAN DO IT!

by Jim Olson

You know the way you feel at the start of the New Year? You have a vision, you're inspired and you're motivated to make a change. You're fired up and ready to crush your goals.

But then, one month in...your goals get harder. The motivation you had when you mapped out your New Year's resolutions starts to wane under the pressure of everyday life. Maybe you've run into some challenges or setbacks and you feel like throwing in the towel.

In fact, studies have shown that only 8% of Americans who make a New Year's resolution actually keep it all year, and more than 80% fail by February.

Why is this? Why is it so hard to stay motivated and keep up with our goals? Many times, the root of this lack of motivation isn't laziness or disinterest - it's fear. Whether we realize it or not, we're often so afraid to fail, that we don't even try. We stop working toward something so that when we don't achieve our goals,



Jim Olson

it's on our own terms. It feels better to stop trying than to risk failing.

So what can you do if you're already feeling this way one month in to 2020? You could throw in the towel, or you could find a new source of motivation. One of our favorite ways to add new life into a long-term goal is through a challenge.

Staying committed and motivated to achieve a long term goal - like losing weight or improving your fitness - is difficult for many of us because the end result seems so far away. It's hard to stay motivated to exercise and make healthful food choices day in and day out when your goal weight is 20, 30 or even 50 lbs away. And when you're faced with a long road to achieve your goal, it's easy to let fear get in the way.

Participating in a challenge, however, gives you a short-term goal to focus on and adds a layer of competition to your health journey, which can go a long way toward boosting your motivation and getting you excited about your health goals again.

A challenge can also boost your confidence and give you a quick win, helping to reduce any fear around failing and help you continue on the road to your long term goals.

If you're starting to feel a slump in your motivation to improve your health and fitness, join

us for Feel Fabulous in February - our annual 28-day challenge designed to inspire, motivate and jumpstart your weight loss or fitness journey.

If you sign up for this 28-day challenge, you'll get three private, personal training sessions per week, unlimited nutritional counseling and access to our custom app to track your nutrition and exercise. You'll also get daily emails to keep you accountable and support from the entire Individual Fitness team.

We're offering this 28-day program at a big savings for new and returning clients, and you can sign up at any time throughout the month of February. Visit the Individual Fitness website and contact us to learn more.



Committed to Your Fitness,
Jim

WHY NOT *Feel Fabulous* IN **FEBRUARY?**

THIS PROGRAM IS ONLY FOR 28 DAYS!

The Feeling Fabulous in February program starts Feb 1st, but you need to register NOW if you want to get one of our 10 spots. These spots will go fast since we are charging a reduced rate for 1st time and past clients only.

During the 28 days of February you will receive:

- 12 Private One-on-One personal training sessions
- Before/After pictures, weekly measurements, and weekly weigh-ins
- 4 weeks of PRESCRIBED cardio sessions
- 28-day Feeling Fabulous in February meal plan
- 28 days of accountability to keep you MOTIVATED every step of the way
- 4 weeks with our AMAZING coaches
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I decided to start a program at IF because I was a faithful exerciser at home. My husband and I own a business and as our business grew, I found less time and discipline to exercise. I have lower back issues so I decided a personal trainer was what I needed in order to make sure that I was doing the correct exercises with the correct form.

Some results I've seen so far is right off I noticed a huge difference in my stamina, and my posture improved. My core is improving which is great for my lower back. I also have noticed I look more tone in certain areas.

I love the variety in my program. I love being corrected if my form is off, and I love hearing "great job Sue!"

If you are contemplating joining Individual Fitness get off the fence and join! The IF family is truly invested in their "family" (clients) health, happiness, and well-being. I truly feel like I am part of The IF Family.

-Sue Lindquist



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BAKER FREE LIBRARY NEWS

by Juliana Gallo

ADULT BOOK GROUPS ~ Monthly Book Talks meet 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. To view the Book Talk List of 2020, visit our website.

February's Book Discussion:

The Island of Sea Women by Lisa See

Love mysteries? Try **Whodunits!** This mystery-exclusive book group meets at White Rock on the first Tuesday of each month at 3:30PM.

February's Whodunits Discussion:

Bruno, Chief of Police by Martin Walker

Interested in joining one of our book clubs?

Contact Amy at amy@bakerfreelib.org

BOOKANEERS BOOK CLUB ~ Thursday, February 20 at 4:00PM. The Bookaneers is a 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. February's book discussion is *Charlie and the Chocolate Factory* by C.S. Lewis. Registration is required for this event. For more info, contact Juliana at juliana@bakerfreelib.org.

FREE COMMUNITY YOGA CLASSES ~

The library is pleased to offer free 1-hour yoga classes to Bow residents and library cardholders! The next classes will be held from 9-10AM on Sunday, February 23rd and Sunday, March 8th.

Bow residents, register in advance by emailing amelia@bakerfreelib.org. If this is your first time attending, please arrive fifteen minutes early to fill out the liability waiver. Classes are held in the library's Merrimack County Savings Bank Room in the Lower Level. Because these classes are held outside of operating hours, participants will need to enter through the Lower Level door near the handicapped parking ramp.

WRITING A SOCIAL MEDIA STRATEGIC PLAN WORKSHOP ~

Saturday, February 22 at 9:00AM-12:00PM. **BRING YOUR LAPTOP!** Join Merrimack Valley SCORE and the Baker Free Library for this hands-on workshop to develop a social media strategic plan for your small business. Learn how to target your demographics, create and schedule publications, and meet your marketing goals. Develop a social media budget and assess your ROI and ROTI.

Registration for this workshop is required: <http://events.constantcontact.com/register/event?llr=gfudqcdab&oeidk=a07egutprpa110b9fb6>.

CANDIDATES FORUM ~

Wednesday, February 26 at 6:30PM. Meet your candidates! Each person running for elected town office will have 5 minutes to speak about themselves and why they are running, after which the public will have time to ask questions. Following the event, Candidate Information Packets will be available at the Library with additional information provided by each candidate.

BOOK DONATION DAY ~

The Friends of the Baker Free Library will hold their next donation day on Saturday, February 29th, from 10AM-2PM. If you have any questions about what makes an acceptable donation, please call the library or email betsy@bakerfreelib.org.

ADULT CRAFT NIGHT ~

Wednesday, March 4 at 6:00PM. Registration is required for this event. The class is limited to 12 participants. For more info, contact Betsy at betsy@bakerfreelib.org.

KRAFTS 4 KIDS ~

Wednesday, March 4 at 3:00PM. An after-school 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. Registration is required for this event. For more info, contact Amelia at amelia@bakerfreelib.org.

TINKER TUESDAY ~

Tuesday, March 3 | 3:30PM. 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. For more info, contact Juliana at juliana@bakerfreelib.org.

GOVERNOR SUNUNU NOMINATES CHRIS NICOLOPOULOS

for New Hampshire Department of Insurance Commissioner

Governor Chris Sununu nominated Chris Nicolopoulos of Bow to serve as the next Commissioner of the New Hampshire Department of Insurance. Nicolopoulos is Chairman of the Bow Board of Selectmen.

Mr. Nicolopoulos currently serves as the President and CEO of the New Hampshire Association of Insurance Agents, where he has extensive experience working within New Hampshire's Insurance industry. Chris is also currently serving as the Commissioner of the New Hampshire Personnel Appeals Board. Previously, he worked as an Associate at the Preti, Falherty, Beliveau and Pachios law firm, and as the Government Affairs Director at the New Hampshire Association of Realtors.

"I hope the council will confirm Chris to serve as the next Commissioner of the Department of Insurance, where he will continue the important reforms to the Department that started under Commissioner Elias," said Governor Chris Sununu. "Chris will fight to preserve the individual market, work to lower insurance costs, and is going to get the job done for New Hampshire families."

Said Nicolopoulos: "I am honored and humbled to be chosen by Governor Sununu as the next Commissioner of the New Hampshire Insurance Department. My work as chair of the Bow Board of Selectmen, and with several other boards across the state, has instilled a deep commitment to public service within me. I am excited to continue the exemplary work of Commissioner Elias, whose tenure included a reorganization, modernization and streamlining of the department that has made it a model of efficiency. I look forward to the Executive Council's consideration."



Chris Nicolopoulos (Photo Eric Anderson)

<https://store.shirtmasters.com/kristen-evans/>

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BOW ROTARY CLUB AWARDS COLLEGE SCHOLARSHIPS

Bow Rotary Club awards nine college scholarships at their January 3rd meeting.

Annually a large percentage of the proceeds from the Bow Rotary Club's Foundation Auction are presented to local students to help further their education. This year, \$22,500 dollars in scholarships were awarded to ten students to help further their education. The 2019 scholarship were awarded at the club's January 3rd regular meeting. The students and their parents were invited to attend.



Pictured left to right: Rotary Club President, Dave Scanlan, 2019 scholarship recipient; Dana Fahey, Julia Landcastle, Shannon Mullen, Matthew Driscoll, Aiden Westenberg, Lauren Goyette, Miah Munro, Scholarship Committee members; Tamar Roberts, and Jeannie Richards. Unable to attend the presentations were Zoe Jukoski, Neeraj Naik and Elizabeth Parker. (Photo by Eric Anderson)

CAROLING AT HERITAGE HEIGHTS

21 Rotary EarlyAct and Interact Club Students' pay their annual visit to Havenwood Heritage Heights to sing Christmas Carols for the residents. Also in attendance were their advisors from the Bow Rotary Club, Peter Imse, Jeannie Richards, Steve DeStefano and Betsey Patten. The Interact Club members are Bow High School students in grades 9-12 and the Bow EarlyAct students are from grades 5-8.



Friends Program

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A THANK YOU FOR OUR ADVERTISERS

Thanks to support from a great group of advertisers, this paper has grown from 8 pages in March of 2015 to the 24 of today. Folks in Concord, Hopkinton, and Dunbarton have asked to see the paper in such numbers that we print and distribute 1,500 copies outside of Bow at the locations listed on page 23, In Bow, of course, every house and business receives the Bow Times in the mail.

PARKS & RECREATION

BOW CHOOSES NEW PARKS AND RECREATION DIRECTOR

The Board of Selectmen and Town Manager are pleased to announce that Darcy Little has been hired as the Town's new Parks and Recreation Director. She will begin serving on February 18, 2020.

Darcy has over twenty years of experience in a variety of community recreation settings. She has served as Membership Director for two YMCA organizations, Director of Recreation at the Genesis Harris Hill Center in Concord, and most recently as Senior Center Manager at the Mountain View Senior Center in Bradford.

She earned her Bachelor's Degree from the University of New Hampshire (Leisure Management and Tourism) and is certified by the National Certification Council of Activity Professionals (NCCAP).

"We look forward to working with the new director and staff and continuing to provide, and enhance, the Town's robust recreation programs and activities" said David Stack, Town Manager.

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REAL ESTATE SALES IN BOW

JANUARY 2020

39 Bow Center Road	2 BR	1 BA	1.3 acres	1278 square feet	\$265,000
34 Bow Center Road	2 BR	2 BA	3.5 acres	1809 square feet	\$285,000
106 South Bow Road	3 BR	2 BA	2.17 acres	1570 square feet	\$302,500
18 Robinson Road	4 BR	4 BA	5.52 acres	2568 acres	\$349,900

REAL ESTATE SALES IN DUNBARTON

JANUARY 2020

NO SALES IN DUNBARTON AS A RESULT OF LOW INVENTORY.

Now is a great time to sell - buyer demand is high and interest rates are at record lows - but you've got to have somewhere to go and there aren't many options. Many sellers I'm working with are deciding to rent. While yes it does potentially mean you move twice, and you may have to incur the cost of putting items in storage, the upside is a sale during a sellers market, you're out from under home ownership responsibilities (with cash in the bank), and you can take your time finding the perfect next home. You're in the drivers seat!

If you'd like to know the value of your home, and/or advice on preparing for a sale, call Ann!



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DUNBARTON NEWS

By Nora LeDuc



COMMUNITY BREAKFAST at the Dunbarton Congregational Church Vestry continue through Feb. from 8am to 10 am. Come enjoy a hardy, homecooked breakfast of eggs or pancakes, bacon or sausage, home fries, homemade breads, coffee, tea, juice or cocoa. Proceeds go to the vestry restoration payment. Cost: the whole shebang for \$10 or \$8 includes 2 eggs or 2 pancakes, 2 sausage or 2 bacon, 2 slices of toast, and a drink. Everyone welcome.

FINE ARTWORK art work of James O'Brien and Ted Johnson will be on extended display through February 2020 at the Dunbarton Library.

KNITTING FOR KIDS (of all ages)! Every Friday after school (2:30pm) at the library. The knitters at the library are teaming up with the DCC "Green Team" Plarn Project. Please bring your plastic grocery and shopping bags to the library. They will turn these bags into plastic yarn called "plarn". The plarn will then be crocheted and knitted into bags, door mats and sleeping mats for the homeless. They are collecting bags. Please drop your donations off at the bin in the library or at the Dunbarton Congregational Church (DCC). If you're interested in helping with this project, contact Sue Johonnett at DCC or contact the library.

READ TO DOGS For kids in grades 1 to 4, Read to Dogs will take place at the Dunbarton Library on Thurs. Feb 13 and Thurs. Feb 27 and Thurs. March 12, 3pm to 4pm. Please call the library to schedule your 15 mins of reading time and confirm the schedule.

SELECTED BOOK THE DEVIL IN THE WHITE CITY by Erik Larson is this month's selected book at the library. Discussion will be Wed. Feb 19 at noon at the library. Books are available at the library NOW.

CHAIR YOGA Sessions with Sherry Gamble on Thurs, Feb. 20 at 10am at the library. (Adults only)

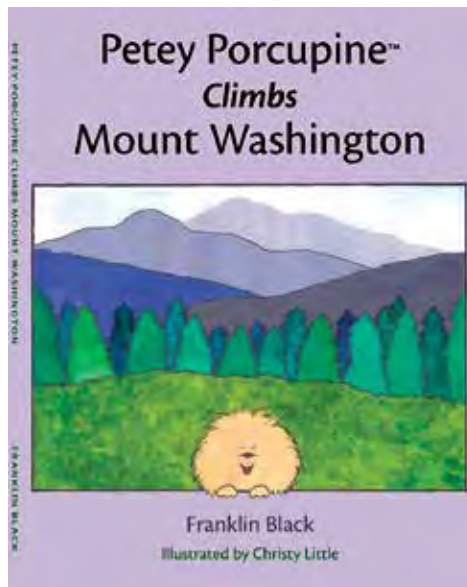
NO SCHOOL Feb 24 through Feb 28 is winter vacation and no school. Sat March 7 is the Dunbarton Annual School District meeting at the school. On Tues March 10, Voting Day, there will be no school. Polls open 7am to 7pm at the school.

DCC BOOKCLUB is reading Angels in My Hair by Lorna Byrne. Discussion at the Vestry on Thurs. March 5, 7pm to 8pm. All are welcome.

INSTANT-POT Whole Grains and Beans 101 will be held Thurs. March 12 at 6:30pm at the library. No need to buy canned beans or instant rice when you have an instant pot. Learn how to cook beans and whole grains in half the time and save money! Michelle Smith, MS, RDN, LD will be there from the Concord Center for Health Promotion.

DUNBARTON WRITER HAS PENNED A NEW CHILDREN'S BOOK

Dunbarton author Franklin Black has written a new children's book. In *Petey Porcupine Climbs Mount Washington*, Petey has adventures and overcomes obstacles as he follows a school hiking club up the trail. The book is based on the true story of a porcupine found near the top of Mount Washington.



Franklin previously wrote *Petey Porcupine Rocks the Sox* about Petey's journey from the White Mountains to Fenway Park, where he amazes the fans.

The books are available at Gibson's Bookstore and the Audubon Society Gift Shop in Concord, MainStreet BookEnds in Warner, and Amazon.com.



DUNBARTON SPELLING BEE WINNERS



Cassidy Madigan, left, won the Dunbarton Elementary School Spelling Bee with the championship word "vortices." Herbert Madden, right was Runner-Up. Cassidy will represent Dunbarton Elementary School at the State Spelling Bee at Plymouth State in March.

Travel with The Bow Times



Randy, Alyssa, Debra and Matthew Barnes with Vicki and Randy Brown in Cabo San Lucas, Mexico with the Bow Times!

WHO WILL MANAGE MY AFFAIRS WHEN I BECOME INCAPACITATED?

BY BEN KINIRY, ESQ.

I want you to know I came up with a few different titles for this article. The other titles were less aggressive and suggested that someday you may become incapacitated between now and your death. In the end I decided to go with the more blunt approach as I believe it is a better call to action. The point is that you need to be realistic regarding your own potential incapacity. Now on to the body of this article



I hear it all the time “I don’t need a power of attorney, my son is on my bank account.” What is my response to this? First things first, what is a power of attorney?

A power of attorney is the grant of legal rights and powers by a person, the “principal” (this means you) to another, the “agent” or “attorney-in-fact” (this means someone you trust). Or in more simplistic terms, it is someone who will stand in your shoes for the purpose of managing your affairs (except medical decisions: you can nominate an agent to make health care decisions under a Durable Power of Attorney for Health Care (see July 2018 article for more on this topic).

An agent is generally provided with rather broad authority. If you can do it, the agent can do it. The authority provided can of course be limited by you. For example, you may choose not to give your Agent authority to modify the beneficiaries named on your retirement accounts or to make gifts to your loved ones.

A “durable” power of attorney, takes effect when signed by the Principal and the agent acknowledgement is properly executed (which is something that should not be done in advance). The authority provided to the agent continues until the Principal’s death (the power dies with you, so generally nothing done by your agent after your death is valid).

Many people assume that they are giving up their rights when they

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execute a power of attorney but they are incorrect in this assumption. Only a court can take away a person’s rights through a conservatorship, guardianship or a commitment proceeding. An agent has the power to act along with you, or on their own if you should become incapacitated.

You should also take comfort in the fact that you may revoke a power of attorney at any time. All you need to do is send a letter to your agent informing them that their appointment has been revoked. From the moment the agent receives this notice, he or she can no longer act under the power of attorney. At the time of the revocation it is wise to send a copy of the letter to key institutions who may be holding a copy of the Power of Attorney document, a bank being the best example. If you have created a new power of attorney, then send a copy along with the revocation.

Another common misconception is that the agent can just take your money and run to the Bahamas, “thanks for the great trip mom.” The reality is that the agent is obligated to make decisions in your best interest. Although a trip to the Bahamas might be more fun than taking care of your affairs, the agent would eventually end up in hot water. So a rogue agent can be held liable, but only if he or she acts with what is

(Article continues on page 22)

JANIS KUCH HONORED WITH NORRIS COTTON AWARD

Janis Kuch of Page Road in Bow was chosen to receive the coveted Norris Cotton Award at the State Republican Annual Meeting on January 25, 2020. She is the Chairman of the Bow-Dunbarton Republican Committee and the wife of former State Representative Bill Kuch.

Scott Maltzie, on behalf of the Merrimack County Republican Committee, had nominated Janis for her decades of service. Said Mr. Maltzie: “The board and I were pleased to recognize Janis for her many years of service to the GOP, town of Bow and Merrimack County. Her dedication to Republican causes and the party has been extraordinary. She and husband Bill can be succeeded, but never replaced.”

Janis continues her community service as an active member of the Bow Garden Club.

The award annually honors someone who puts in hours of unpaid work on behalf of the Republican Party and its candidates.

Norris Cotton was a towering figure in New Hampshire public life as Speaker of the N.H. House. He served for years in the U.S. Senate representing the Granite State.

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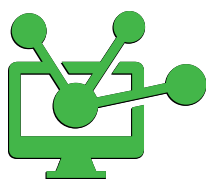
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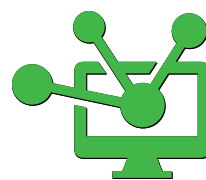
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TRAVEL TALK: IDEAS FOR WHERE TO GO

by Chase Binder

Bud and I like to plan ahead so we booked our 2020 trip back in October of 2019 (read on to find out where!). But once the new year arrives, I always like to check our destination against the "recommendations of the year" selected by travel icons like the New York Times, Conde Nast Traveler, Forbes, Travel & Leisure and others.

For one thing, I like to see if we've already visited the cities and countries they pick. Do I agree they are worth it? I also like to see what "new" places they're recommending... should we add them to our list? And, of course, I enjoy seeing their rationale—what's the thinking behind each list?

The New York Times created a list of 52 destinations for 2020 using the interesting and thoughtful criteria of "sustainability and the pull of history." They pondered the effects of climate change, overtourism and who actually benefits from the dollars the tourists generate. The top ten out of 52 spots include Washington, DC, Greenland, the British Virgin Islands, Sicily, Tokyo, Salzburg and a few more esoteric destinations. Visit www.nytimes.com to peruse the full list. It's great fun to try and divine the rationale for each selection, then read their pitch. You'll find an appealing balance of remote locations like Lesotho and Kuala Lumpur, closer-to-home places like Asheville NC and Austin TX, and off-the-beaten path places like Krakow, Poland and Molise Italy. I counted up and Bud and I have been to just 19 of the suggestions, leaving plenty of picks available.

Like the New York Times, Travel & Leisure Magazine offers an expansive list—50 destinations. But unlike the Times' themed approach, they look at tourism statistics, new hotels and restaurants, new flight routes and the recommendations of industry professionals. You'll find surprises like Oklahoma City and Caesaria in Israel as well as old favorites that might have new appeal like our own Boston, Costa Rica and Hawaii's Big Island. Visit www.travelandleisure.com for their full list of 2020 recommendations. I was surprised to find that Bud and I have been to about half of the Travel & Leisure destinations. Lots of room to add to our list!

Such extensive lists can provide



Chase Binder

hours of armchair travel fun—it certainly does for me! But you might prefer a shorter list. If so, Conde Nast Traveler www.cn-traveler.com has a top 20 list for 2020. Their selections are based on industry experts and a wide range of traveler surveys as well as old fashioned research. Interestingly, they also dive deeper into certain themes and create lists focus on geographic regions (sunny beaches, far flung places), special interests (exciting excursions), calendar-centric needs (looking for compelling spring travel options) and more. Copenhagen, Jamaica and the Chilean Lakes District are highlighted, along with the Dead Sea and Guyana and much, much more.

This year I perused Forbes list too—another 20 for 2020. They keep the selection process fairly simple by assigning the task to their travel editors. After all, these are the folks who eat, sleep and drink travel news! Visit www.forbes.com to see the results—an eclectic combination of near and far (Lake Powell and Cape Town) and remote and not so remote (Rwanda and Palermo).

So...looking at all the recommendations, some destinations popped up on more than one list. Sicily, Rwanda, Chile, Japan, Guyana, Arizona and North Carolina, among others. Some destinations Bud and I can recommend from personal experience — Austria, South Africa, Montenegro and Istanbul come to mind. Some generally piqued my interest—the Canadian Arctic (but that would be a "no" for Bud!), Ireland's Galway, Morocco, Bolivia and Greenland.

I also found a few particularly appealing specific destinations right here in the USA. Asheville, NC, (www.exploreasheville.com)

made three lists for its natural mountain beauty and visitor-friendly ambiance. That's moving to the top of our list! Maine's Tops'l Farm (www.topsfarm.com) creates a Maine woodland/coastal glamping experience that reminds me of our luxury African safaris. They even allow dogs in one of their accommodation options, so that's a brand-new addition!

Alas, these dream spots will have to remain just that, at least for a time. Our 2020 destination is already on the books—Florence, Italy. I didn't find it on a single 2019 or 2020 list, but Tuscany has been a "must return" since our 25th wedding anniversary trip in 2010. Happily, the idea appealed to several tried-and-true travel pals, and we've booked a lovely villa just north of Florence for late May. More about how we found the perfect villa next month!

Meantime, I still love powering up my laptop, pouring a cup of coffee or a glass of wine and losing myself in someone else's idea of a great travel experience. **Try it!**

JOHN E. RICH, III



John "Jack" E. Rich
Named to
President's List at
Merrimack College

Jack Rich of Bow, has been named to the president's list at Merrimack College for the fall semester of 2019.

He is the son of John E. Rich, Jr. and Jean Zoubek Rich of Bow.

Jack is a sophomore majoring in Civil Engineering with a minor in Mathematics.

TRAVEL SHOW

Tuesday, March 24 ♦ 6:00pm
AAA Travel, 48 Fort Eddy Road, Concord

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BOW HIGH SCHOOL SPORTS

BOY'S ALPINE SKIING

The Bow High School Boys Alpine Ski Team took first place in a 6 Team combine GS and SL race at Cranmore Mt. on January 17. Bow scored 767 points followed by Kennett with 751 point and Kingswood took 3rd with 709 points. Point scorers for Bow were Patrick Wachsmuth 2nd overall in both SL and GS, Eli Gadbois, Jonathan Cook, Connor Wachsmuth and Aden Lipsy.

BOW GIRL'S BASKETBALL

January 21, 2020

Bow - 51 Kingswood - 26

Alex Larrabee - 12 pts, 5 rebs, 4 assist, 2 steals; Ellie Pingee - 18 pts, 5 rebs, 2 assists. Coach Al Douglas said: "Bow started with an 8 nothing run, never relinquished the lead, scored 20 pts in the third quarter, played strong defense throughout the game, pressed and came away with a 25 pt win. It was a good night for the Bow Falcons playing with ONE HEARTBEAT!"

January 24, 2020

Bishop Brady - 61 Bow - 45

Lindsey LaPerle - 5 assists, Alex Larrabee - 7 rebs, Ellie Pingee - 5 rebs, 7 pts, Jess Chamberlain - 8 pts, Madison Speckman 6 pts. "Bow started out slow and Bishop Brady went into a lead in the game. Bow fought hard in the 2nd half and outscored Bishop Brady but could not catch up. The shots were not falling for the Falcons," said Coach Al Douglas.

January 28, 2020

Bow - 32 Spaulding - 47

Madison Speckman scored 7 of the 9 points scored in the 4 quarter. Al Douglas said: "Bow's play started out slow and only scored 4 points in the 1st quarter. Bow did establish an offense in the 3rd quarter by scoring 11 points. Bow struggled throughout the evening on both ends of the court."

January 30, 2020

Bow - 43 Sanborn - 41

Madison Speckman - 15 pts, Taylor Burnham - 8 pts, Ellie Pingee - 12 rebs, Jessica Chamberlain - 7 rebs, 3 assists. "Bow lost the lead in the 3rd quarter and was down by 8 and fought back. Ellie made a steal and Speckman made key baskets in the 4th quarter. Bow came out in the 1st quarter and 2nd quarter and lead at half time 25 -20. Bow lost the lead in the 3rd quarter but came out strong on offense and defense and won the last quarter and the game. Bow played with good game management and control never giving up," said Coach Al Douglas.

February 8, 2020

Bow - 74 Bishop Brady - 80

Taylor Burnham - 11 pts, Alex Larrabee - 15 pts, Madison Speckman - 13 pts, 5 rebs, 3 assist, Ellie Pingree - 19 pts, 10 rebs, 4 assists, Jessica Chamberlain - 6 rebs, 2 steals. The coach said:

"Bow started out with a good tempo on both ends of the courts. During the entire game Bow kept trading baskets with Bishop Brady. Game was tied at half time. Bishop Brady took a lead late in the fourth quarter and Bow upped its intensity but time ran out. Bow played hard all game and I am proud of their play and the team."

February 11, 2020

Bow - 60 Pembroke - 46

Alex Larrabee - 14 pts, Madison Speckman - 13 pts, Ellie Pingree - 16 pts, 5 rebs, 2 assists; Madison Speckman scored 8 pts in the 4th quarter, Alex Larrabee scored 10 pts in the 4th quarter. Said Coach Al Douglas, "Bow came out sluggish in the first half and only led by 5 at half time. In the second half Bow played awesome offense and scored 35 points, played pressure defense, and won the game by 14 points

BOW LACROSSE TO BEGIN ITS SEASON

by Dan Bennett

Welcome Lacrosse Players and Parents,

The coaches and board of Bow Lacrosse (BL), part of Bow Athletic Club, welcome you to the 2020 lacrosse season. We are very excited and can't wait to start lacrosse season! Registration is now open.

For those of you unfamiliar with our program, BL is a total volunteer organization. We are not sponsored or funded by the school district or the town recreation department. The program is run by a Board of Directors and volunteer coaching staff along with the assistance of the parents of all players. We are dedicated to the instruction of the game of lacrosse, sportsmanship, teamwork, and fair play. Lacrosse is a fast paced, fun sport and we encourage everyone to try playing! BL is open to all students who reside within the boundaries of the Bow school district and those surrounding towns that do not currently field a youth lacrosse team.

Early bird registration will be open from 1/14/20 until 1/26/20 and will save you \$15 per player!

Regular registration will be open from 1/27/20 through 2/14/20. We will also have a **late registration that will be open until 2/21/20** but there will be a late fee of \$15.

Register at: www.bowlacrosse.com

Players will need to buy a uniform. If you are a returning player you can use the one you had last year as the uniforms are the same. We will have two package options for uniforms. One package will include a shooting shirt and we were able to secure a discount price in hopes that players and parents will pick this option especially since the start of the season can be cold. Please follow the link below. If you are not sure about sizing please wait to order as we will have an Information Night and chance to try on uniforms on 1/30/20 from 6-7pm at BMS. <https://tl-sportssalesinc.tuosystems.com/stores/2020-bow-lacrosse>

This year we plan to field U8, U10, U12 and U14 boys' and girls' teams. These teams will be part of the NH Youth Lacrosse Association (NHYLEA) and will travel statewide, usually about an hour away. There are typically 4 home games and 4 away games.

Teams will start the year with indoor practice the week of March 16th. The indoor practice is for 1 to 2 hours and is typically held on weeknights in March at the Concord Sports Plex for a few weeks. Through the rest of the season, teams practice outdoors twice or three times a week for about 1 or 2 hours. Games are typically played on Sundays with some games during the week or on Saturdays. The season runs through mid-June concluding with the annual NHYLEA tournament in Amherst.

Lacrosse is a game that is played in all weather conditions (except thunder and lightning). BL reserves the right to cancel practices or games due to inclement weather. We also give each head coach the discretion to cancel a practice due to weather.

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2398 Hopkinton Road	3 Bedrooms / 2 Baths	1,975	2.77	\$270,000
109 Maple Street	4 Bedrooms / 2 Baths	2,352	.40	\$285,000
42 Orchard Way	3 Bedrooms / 3 Baths	1,728	1.39	\$329,000
601 Smithfield Road	3 Bedrooms / 3 Baths	2,322	.89	\$332,350
23 Stonybrook Lane	4 Bedrooms / 3 Baths	2,905	2.26	\$390,000
89 White Tail Run	4 Bedrooms / 4 Baths	2,930	1.57	\$400,000


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Welcome to the
Hopkinton - Contoocook
TOWN CRIER!
by Kathleen Butcher

Kathleen Butcher 724-3452, kathb123@comcast.net.

- **COOKIES WITH CASS** will be on Monday February 24th at 1:30pm AND Wednesday March 4th at 6:30 at the Hopkinton Town Library. There will be a Town Meeting Review Q and A with Town Administrator Neal Cass.
- **SENSORY HAWAIIAN PROGRAM** with Mokihana Scalph will be held at the Hopkinton Town Library on Tuesday February 25th at 4pm. A free Family Program.
- **SWEETS WITH STEVE** will be held Friday March 6th at 1:30 pm at the Hopkinton Town Library. The topic is the School Budget Q and A with Superintendent Steve Chamberlin.
- **SENIOR LUNCH** at the Slusser Center on Wednesdays at 12n at the Slusser Senior Center (41 Houston Drive next to the Town Library). Suggested donation \$4.and to schedule an appointment.
- **CONTOOCCOOK FARMERS' MARKET** Open Saturdays 9am-12n at the Maple Street School. SNAP/EBT accepted. The Contoocook Farmers' Market offers fruits, veggies, meats, eggs, syrup, honey, jams, breads (including vegan and gluten free!), granola, and other baked goods, all fresh, local, and delicious! Soap, body products, alpaca products, and crafts by local artisans are also available. For more information, please visit facebook.com/ContoocookFarmersMarket.



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TOWN OF HOPKINTON POLICE DEPARTMENT

JANUARY 2019 STATS
6 Arrests 8 Accidents 461 Traffic Stops

ARREST LOG:

01/07 Juan Santos, 29, of 3 South Main Street, Concord was Arrested on a Warrant. 01/08 Kenneth Andrew, 21, of 109 Woodland Drive, Hopkinton was arrested for DUI.

01/10 Shawna Grenier, 39, of 300 Bible Hill Road, Bennington was arrested for Driving After Revocation/Suspension and Suspension of Vehicle Registration.

01/16 Kim Rivet, 58, of 916 Pine Street, Hopkinton was arrested for Domestic Violence and Simple Assault.

01/17 Haley McCleary, 22, of 5 Lovers Lane, Chichester was Arrested on a Warrant, Transport Drugs in Motor Vehicle and Controlled Drug: Cocaine.

01/30 Wyatt Keene, 27, of 222 Deer Path, Hopkinton was Arrested on Warrants.



UPCOMING
EVENTS

BEYOND THE BOOTS
FASHION SHOW

Tuesday, March 26th
At 5:30 PM
NH Institute of Art
Manchester

ART ON THE PORCH

Saturday, June 6th
From 10 AM – 2:00 PM
Village of Contoocook

WINE-DOWN FRIDAYS

From 4:00 – 5:30 PM
Contoocook Shop

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"Today I tried the teeth whitening for the first time and OMG it was amazing. I went 4 shades lighter in just 25 min. I totally recommend this to anyone" Aldijana



As you can imagine, ice conditions are fair to poor. Warm weather is not what ice fishermen are looking for this time of the year. This season you can't be too careful. Recently on Winni, we measured only 6 to 8 inches in the coves. Fishermen are staying away from the Broads.



The lake trout are starting to bite. On Newfound Lake trout are being caught on both ends of the lake and in the coves. Again no one is fishing the middle because of extremely marginal ice. No reports have come forth about big fish.

Wildlife Outfitters reports small ponds are doing okay.

Pleasant Lake in Deerfield has again been giving up some very nice trout. Webster lake has also been producing some very big trout, mostly browns and a few rainbows. Lake Massabesic has thin ice in the middle and is not fishing well. Lake Sunapee seems to be the hot spot. Dale at the Tackle Shack reports that the lake trout fishing is phenomenal. One fisherman caught 11 lake trout in one day. No, big fish, but trout that average about 4 pounds. Only 8 inches of ice, and people are not going near the middle.



These grippers could save your life

The day boat out of Seabrook is still going out to Jeffrey's Ledge on good weather days, which we have been seeing a lot of. The Pollock are gone, but the Haddock fishing has been great.

A couple of folks have mentioned to me that they have seen bucks with their antlers still on. This is very unusual for this time of the year. It could be that they are having such an easy winter, that they have more strength to hold on to them.

With this very mild and open winter, we should see a larger than normal amount of fawns this Spring. Maybe more ticks too!



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WHITE ROCK NEWS



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The SECURE Act

by Dominic Lucente

Long-established retirement account rules change.

The Setting Every Community Up for Retirement Enhancement (SECURE) Act is now law. With it, comes some of the biggest changes to retirement savings law in recent years. While the new rules don't appear to amount to a massive upheaval, the SECURE Act will require a change in strategy for many Americans. For others, it may reveal new opportunities

Limits on Stretch IRAs.

The legislation "modifies" the required minimum distribution rules in regard to defined contribution plans and Individual Retirement Account (IRA) balances upon the death of the account owner. Under the new rules, distributions to non-spouse beneficiaries are generally required to be distributed by the end of the 10th calendar year following the year of the account owner's death.¹

It's important to highlight that the new rule does not require the non-spouse beneficiary to take withdrawals during the 10-year period. But all the money must be withdrawn by the end of the 10th calendar year following the inheritance.

A surviving spouse of the IRA owner, disabled or chronically ill individuals, individuals who are not more than 10 years younger than the IRA owner, and child of the IRA owner who has not reached the age of majority may have other minimum distribution requirements.

Let's say that a person has a hypothetical \$1 million IRA. Under the new law, your non-spouse beneficiary may want to consider taking at least \$100,000 a year for 10 years regardless of their age. For example, say you are leaving your IRA to a 50-year-old child. They must take all the money from the IRA by the time they reach age 61. Prior to the rule change, a 50-year-old child could "stretch" the money over their expected lifetime, or roughly 30 more years.

IRA Contributions and Distributions. Another major change is the removal of the age limit for traditional IRA contributions. Before the SECURE Act, you were required to stop making contributions at age 70½. Now, you can continue to make contributions as long as you meet the earned-income requirement.²

Also, as part of the Act, you are mandated to begin taking required minimum distributions (RMDs) from a traditional IRA at age 72, an increase from the prior 70½. Allowing money to remain in a tax-deferred account for an additional 18 months (before needing to take an RMD) may alter some previous projections of your retirement income.²

The SECURE Act's rule change for RMDs only affects Americans turning 70½ in 2020. For these taxpayers, RMDs will become mandatory at age 72. If you meet this criterion, your first RMD won't be necessary until April 1 of the year after you reach 72.²

Multiple Employer Retirement Plans for Small Business.

In terms of wide-ranging potential, the SECURE Act may offer its biggest change in the realm of multi-employer retirement plans. Previously, multiple employer plans were only open to employers within the same field or sharing some other "common characteristics." Now, small businesses have the opportunity to buy into larger plans alongside other small businesses, without the prior limitations. This opens small businesses to a much wider field of options.¹

Another big change for small business employer plans comes for part-time employees. Before the SECURE Act, these retirement plans were not offered to employees who worked fewer than 1,000 hours in a year. Now, the door is open for employees who have either worked 1,000 hours in the space of one full year or to those who have worked at least 500 hours per year for three consecutive years.²

While the SECURE Act represents some of the most significant changes we have seen to the laws governing financial saving for retirement, it's important to remember that these changes have been anticipated for a while now. If you have questions or concerns, reach out to your trusted financial professional.

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

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Citations. 1- waysandmeans.house.gov/sites/democrats.waysandmeans.house.gov/files/documents/SECURE%20Act%20section%20by%20section.pdf[12/25/19] 2- marketwatch.com/story/with-president-trumps-signature-the-secure-act-is-passed-here-are-the-most-important-things-to-know-2019-12-21 [12/25/19]

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Flags Across Bow Enrollment Form 2020

Members of the Bow Community Men's Club will place the "Stars & Stripes" on your property near the end of your driveway at least two days prior to each of the following patriotic holidays of 2019: Memorial Day, Flag Day, Independence Day, Labor Day and Veterans Day. The flag will be removed at least two days after each holiday and reinstalled for the next holiday.

The US made flags measure 3'x5' and are made of 2-ply spun polyester with sewn stripes and embroidered stars, and will be mounted on a 10 foot pole and inserted into a 10 inch high ground spike.

Your payment of \$40 will be used to support the Boy and Cub Scouts, Scholarships for Bow HS students, and charities within our community. Please make your check payable to the "Bow Community Men's Club". For this payment, you will share in our community's display of all our great nation stands for.

Mail this form and payment to: Dik Dagavarian
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Place an "X" below for your preferred flag location. Please identify any underground utilities, sprinklers, or other buried items in the vicinity of flag locations.

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Learning for the fun of it!

What's Happening in OLLI?

by Jacki Fogarty

We're going back to school! Remember back when we were kids how short winter vacation seemed to be? One day we handed in our final term paper and took off to do last-minute Christmas shopping and it seemed only days before we were back in our seats, gazing out the window at the winter landscape wishing we could be out skating, skiing and doing anything but studying.

It's not that we "over-50s" don't enjoy skating, skiing and, in fact, one of our very first courses this term is Snowshoeing at Carter Hill Orchard.

It's that the mental stimulation of OLLI's panoply of courses is what we crave even more. Has cable TV news been the background noise at your house lately? Are you at the point where you can't remember why you're so proud to host the first-in-the-nation primary election?

Well in the first month of courses, beginning February 17, OLLI at Granite State College will offer courses on Daniel Chester French (NH-born sculptor of the Lincoln statue in Washington DC), the historical accuracy of Hamilton, The Musical, the literature of Minor Writers, Major Stories, Films of The Old West, Self-Care Tips for Mind, Body and Soul, Quakers, iPhone & iPad, the Supreme Court, Ella Fitzgerald, Climate Crisis and Caesar, the Man from Venus.

And that list is only part of the reason we can't wait for school vacation to be over. In mid-February OLLI members get together for a "Mug 'n' Roll," a lunchtime event at which members bring their own mugs to enjoy member-supplied soups and chili with crusty bread and a discussion of New Hampshire Firsts OTHER than the obvious one on the 11th.

No wonder OLLI in Concord has seen a growth spurt in Bow members. 19 Bow residents joined OLLI in 2019. Two more new members from Hopkinton and four more from Dunbarton bring the total membership from these three towns to 74, by far the largest block of members outside of the Concord city limits. Take a look at OLLI; a lot of your neighbors already have and they've liked what they see.

OLLI at Granite State College offers classes, social events and volunteer opportunities for adults age 50 and up. The Spring Catalog is available and all courses are posted online at OLLI's website, olli.granite.edu. Not only is OLLI a healthy choice for seniors, it's also a heckuva lot of fun.



Eric Ruthenberg of the Concord Coachmen led a packed Spring Preview audience in song as he described the Barbershop Harmony course he will lead for OLLI in April.

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THINKING OF SELLING YOUR HOME YOURSELF?

HOME STAGING

Staging a house for sale can be a time-consuming process. It may cost you anywhere from \$200–\$2,000, depending on how much work is needed. But is it really worth the time and expense? Does it really make a difference? In a word... YES! Here are just a few reasons why.

YOU'LL INCREASE THE LIKELIHOOD OF A SALE

When selling your home, the goal is to sell it fast, and for the highest price. The point of home staging is to present your home in the best possible light. In today's low inventory market, it's likely you'll have several offers and a sale over asking price.

IT GIVES THE IMPRESSION OF A WELL-MAINTAINED HOME

In addition to aesthetics, basic repairs are part of a home staging plan. A staging professional will look at your home with a critical eye - just as buyers will, and make recommendations to address any areas of concern. When buyers tour a home, they are looking to see it meets their needs in terms of size, number of bedrooms, etc. but also that it's been well cared for.

YOU GET A HEAD START ON PACKING

Packing up personal belongings and removing excess furniture has to be done at some point, so why not do it before you list? Neutralizing and removing items will give buyers a truer appreciation for the space, and allow them to visualize how they may use it.

IT GIVES EVERY ROOM A PURPOSE

When a room originally intended as a bedroom is used as an office, or an exercise room, etc., it can cause buyers confusion as to its purpose. You might think it's obvious the room could be a bedroom, but when buyers think back on the homes they toured, they remember them as presented, not how it could be.

YOU'LL ENJOY LIVING IN THE HOME

"We should have done this years ago" is a common homeowner refrain after going through the staging process. The "to do" list that was left undone for so long is complete, the space is de-cluttered, and it's a joy to live in the home, even if for a short time.

IT HELPS JUSTIFY THE ASKING PRICE

Home buyers and agents will use recent data to justify your asking price, but they are also influenced by emotion. A move in ready house has far more appeal than one that is in need of repairs. A Buyer that loves your home is far more likely to remain committed to the sale, and work with a seller through any negative home inspection findings.

2019 Was a Good Year for Internet Access for The Bow Times

Over 1,000 internet users visited
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There were page hits of 203,046 with
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BOW GARDEN CLUB

by Joyce Kimball

A Few Highlights from Our 2019 Garden Club Year



APRIL Sue Johnson received a special award from the MA Horticultural Society for the underwater design she created for the Boston Flower Show in March. l-r, Sue, a MA Horticultural Society official and Joyce Kimball, who assisted Sue with her design.



MAY NH Federation of Garden Clubs, Inc. President Susan Miner presents Bow Garden Club President Lorraine Dacko with certificate from National Garden Clubs, Inc. in recognition of the club's 55th Anniversary.



OCTOBER Several garden club members participated in the annual "Making Strides Against Breast Cancer Walk" that took place in Concord. We successfully raised \$1500!



Pictured from left to right are: Sue Smith, Joyce Kimball, Debra Wayne, Susan Mosely and Susan Belair. Gretchen Wood (in front). Missing from photo: Marilee Nihan and Michelle Bailey.

← **JUNE** Lorraine Dacko's underwater design entree at the annual Petals 2 Paint exhibition held in Amherst.

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We are in the process of expanding our state of the art surgical facility at 5 Sheep David Road in Pembroke, NH. Our newly formed practice will provide the full scope of oral and maxillofacial surgery services with an emphasis on dental implant surgery. Dr. Kuepper will be joined in the Pembroke office by Dr. Moavenian and Dr. Johnathan Bean.

We look forward to providing the same excellent oral surgical care to our patients and thank you for your continued support in the coming years.

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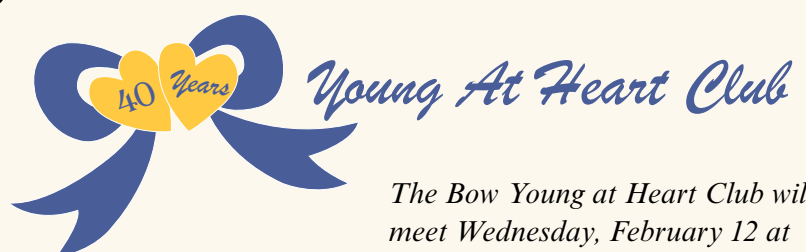
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The Bow Young at Heart Club will
meet Wednesday, February 12 at
11:30 AM at the Bow Community Building
at 3 Bow Center Road to celebrate **Valentines Day**.

Wear pink or red and bring your favorite Valentine memories to share. Members and guests should bring a brown bag lunch and BEVERAGE. Dessert will be provided. Stacy from Royal Tours will tell us about the upcoming trips. This will be your opportunity to sign up for your favorite trip to avoid disappointment.

The 1st trip of the year: **An Irish Party with the McMurphy Brothers Thursday, March 19, at Venus Di Milo's in Swansea MA. \$86 per person.** Call Carole @ 753-8000 for trip info and to sign up. Check The Bow Times next month for a full list of programs and plan for Bingo with prizes on March 25. Bow Young at Heart is open to all seniors. Dues are \$15 for residents and \$25 for non-residents. Come check us out!

OBITUARIES

JEAN CATHERINE SICA

Jean Catherine Sica, 87, of Bow, died peacefully at home surrounded by her loving family. She was born in Jamaica, NY on January 5, 1933 the daughter of James T. and Helen (Purcell) McElduff.

Jean was raised in Floral Park, NY and graduated from the New York Foundling Hospital in 1953. She worked as an Infant Care Nurse at Mercy Hospital in Rockville Center, NY until she was married and started a family. Jean and Carl raised five children together. Her role as mother was her true vocation. After relocating to New Hampshire she worked as a Kindergarten Aide at Pembroke Hill School from 1988 - 1991.

She is survived by her husband, Carl; her son, Robert and his wife Kelly of Wilmington, DE; her daughter Catherine of Bow, NH; her daughter Nancy Reid and her husband Michael of Floral Park, NY; her son Thomas and his wife Margaret of Laconia, NH; her daughter Susan Howell Hinchy and her husband James of Floral Park, NY; and nine grandchildren. She will be greatly missed by her entire family, as well as by her faithful canine companion, Katie.

In addition to her parents, she is predeceased by her only sibling, James T. McElduff.

A calling hour will take place at Christ the King Parish, 72 S. Main Street Concord, NH, on Monday, February 10, 2020 from 9:00am to 10:00am, followed by a Mass of Christian Burial at 10:00am.

A committal service will be held at New Hampshire State Veterans Cemetery, 110 DW Hwy Boscawen, NH at 12:00pm.

In lieu of flowers, memorial contributions may be made in Jean's memory to Concord Regional Visiting Nurse Association (Hospice Program) The Slusser Center 30 Pillsbury Street Concord, NH 03301 www.crvna.org.

ERIC A. THORELL

Erick A. Thorell of Bow, passed away unexpectedly on January 6, 2020 at age 37.

Born on August 2, 1982, in Manchester, he was the son of Allan and Janet (Applegate) Thorell of New Durham. Erick grew up in Hooksett and graduated from Kingswood High School in Wolfeboro. He went on to attend Plymouth State and was able to pursue his love of playing football. He was a weightlifter and body builder, competing in several competitions over the years. He enjoyed being outdoors, whether it was hiking, archery hunting, skiing, boating or waterskiing.

He worked many years as a painting contractor with his father at A.C. Thorell Custom Painting and was in the process of establishing his own business. He had a passion for fitness and was a certified personal trainer as well. Despite living most of his life in New England, he had a love for Colorado and was an avid Denver Broncos fan.

His true passion in life, though, was spending time with his three children who were the center of his world. He was an amazing father and husband and he will be sorely missed.

He was predeceased by his maternal grandmother, Eva Chomack Applegate, as well as his paternal grandparents, Andrew Charles and Abbie Kosch Thorell.

He is survived by his loving wife, Dr. Jennifer Duprey of Bow, his son, Jackson Allan; daughters, Olivia Catherine and Elizabeth May and his brother, Andrew Thorell, III, of Thornton. In lieu of flowers donations may be made in Erick's memory to Hope for Recovery, P. O. Box 358, Manchester, NH 03105.

PHILIP LAWRENCE DOWNIE

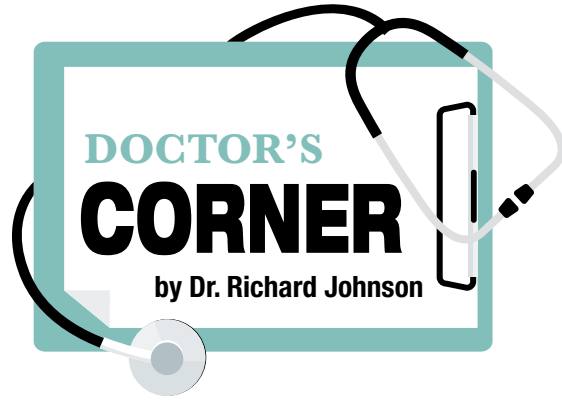
Philip Lawrence Downie of Bow died at age 92 on December 31, 2019.

Philip was born to Arlo and Betty Downie, August 6th, 1927, in Houlton, Maine. He graduated from Fort Fairfield High School and received a B.S. degree in agronomy from the University of Maine in 1949. He married Barbara Ann Hills November 8th, 1952 and they had 67 wonderful years together.

He was preceded in death by his son Dana and his 3 sisters Kay, Bunny, and Jean. He leaves his wife Barbara and their 3 remaining children: Linda Wedemeyer, Marsha Coulter, and Keith Downie.

His children remember him as a devoted husband and a loving father. He was active in the Concord Coach Square Dance club, Bow Conservation Commission, Bow Men's Club, and Bow Open Spaces. He enjoyed working on trails around the town of Bow. He was an avid fly fisherman.

A celebration of Phil's life is scheduled for August 8th, 2-6pm at the Bow Community Center. In lieu of flowers, the family requests that donations be made to Bow Conservation Commission at 10 Grandview Road, Bow, NH.



2019-NCOV

Sounds like a code name for an undercover operation? There may be more truth to that than meets the eye. It is the label that has been given to the new virus detected in the Chinese city of Wuhan. This is a completely new, never before seen virus.

It is in the "family of viruses" called coronaviruses which includes SARS (Severe acute Respiratory Syndrome) which killed more than 800 people and sickened 10 times that many, and MERS (Middle East Respiratory Syndrome) which also killed over 800 people. But this is a new and different virus. At the time I am writing this (26 January) 56 people have died and over 2,000 have been sickened in 10 countries. There are 5 cases in the US.

Let's start with the basics. The idea that there existed something smaller than bacteria that was able to cause disease was discussed at the end of the 19th Century. When the electron microscope was invented (1931) it was possible to actually see a virus. Most viruses are much smaller than bacteria. Viruses come in a variety of shapes and sizes. For instance, the poliovirus has a diameter of 30 nanometers, which makes it 10,000 times smaller than a grain of salt. (1)

Most viruses have some form of protein shell that encases the RNA or DNA called a capsid. Some viruses also have an outer 'envelope.' The coronavirus is so named because of the crown-like spikes on this envelope. They attack our respiratory system.

Since a virus only contains RNA or DNA, it cannot reproduce itself. Not only that, viruses cannot carry out normal metabolic processes – most notably they cannot make ATP (the essential source of cell energy). In order to survive and reproduce a virus must enter a cell that has all the 'machinery' to replicate and make proteins (remember your biology 101!) The virus essentially hijacks the cell's normal mechanisms for making ATP, proteins, and starts replicating its DNA or RNA. Thus an infected cell is turned into a virus-making factory.

The infected plant, animal or person loses that cell's normal function. When the replicating viruses have reached a volume that is somewhere between 2% - 5% of the volume of the infected cell, that infected cell bursts and a whole new load of virus particles are dispersed throughout our body, and by coughing, sneezing, and sometimes body fluids, into the environment ready to infect new hosts.

Here are the CDC recommendations on what to do:

There are currently no vaccines available to protect you against human coronavirus infection.

- Wash your hands often with soap and water for at least 20 seconds
- Avoid touching your eyes, nose, or mouth with unwashed hands
- Avoid close contact with people who are sick

If you have cold-like symptoms, you can help protect others by doing the following

- Stay home while you are sick
- Avoid close contact with others
- Cover your mouth and nose with a tissue when you cough or sneeze, then throw the tissue in the trash and wash your hands
- Clean and disinfect objects and surfaces

There are no specific treatments for illnesses caused by human coronaviruses. Most people with common human coronavirus illness will recover on their own.

How did this all start?

"At the end of the day", says virologist Ed Rybicki, "despite all of their common features and unique abilities to copy and spread their genomes, the origins of most viruses may remain forever obscure." (2)

1. David R. Wessner, Ph.D. (Dept. of Biology, Davidson College) © 2010 Nature Education 3(9):6

2. Where did viruses come from? Scientific American 27 Mar 2008

BOW POLICE LOG

by Chief Margaret Lougee

JANUARY 2020 ARREST LOG

- 1/1** - Reynaldo Ramirez Martinez, 36, Candia, received a summons for operating without a valid license
- 1/2** - Nicholas Johnpier, 37, Hillsborough, was arrested on a warrant for domestic violence; simple assault
- 1/3** - Jerome Fuller, 38, Concord, received a summons for driving after revocation/suspension
- 1/4** - Michael Nadeau, 49, Hudson, was arrested for possession of a controlled drug; Kevin DeJesus, 20, Lawrence, MA received a summons for operating without a valid license
- 1/6** - Adam Morrisette, 35, Manchester, was arrested on a warrant for failure to appear
- 1/7** - Kishan Rajak, 28, Manchester, was arrested on a warrant for failure to appear; An adult received a summons for possession of marijuana
- 1/8** - An adult was taken into protective custody for intoxication; Michael Quinn, 29, Bow, was arrested for driving under the influence; subsequent offense; Jessica Lizotte, 22, Concord, was arrested on a bench warrant for driving after revocation/suspension; subsequent offense
- 1/9** - Christopher Couch, 23, Epsom, was arrested on a bench warrant for driving without giving proof; Ryan Brown, 28, Manchester, received a summons for driving after suspension/revocation
- 1/10** - Andrew Leduc, 40, Dunbarton, was arrested for driving after revocation/suspension; subsequent offense, and suspended registrations
- 1/11** - Bitu Tambwe, 24, Manchester, received a summons for operating without a valid license; Maenda Mlongecha, 27, Manchester, received a summons for allowing an improper person to operate
- 1/15** - Daniel Zabay, 33, Manchester, received summonses for driving after revocation/suspension, and suspended registrations; George Smith, 73, Bow, was arrested for driving under the influence
- 1/17** - Shawn Murphy, 18, Dunbarton, received summonses for suspended registrations, and unregistered vehicle
- 1/19** - Todd Duval, 32, Gilmanton, was arrested on a warrant for theft by unauthorized taking; Bryan Chouinard, 33, Concord, received a summons for driving after revocation/suspension
- 1/20** - Tyler Franks-Chubbuck, 21, Sunapee, was arrested on a bench warrant for deal/possess prescription drugs
- 1/24** - Stephen Bradford-Clifton, 36, Concord, was arrested for felon in possession of a dangerous weapon; Annmarie Damato, 41, Contoocook, was arrested for endangering the welfare of a child
- 1/29** - An adult was taken into protective custody for an involuntary emergency admission
- 01/31** - Lawrence Trant Jr, 72, Concord, received a summons for driving after-revocation/suspension and operating without a valid license

(Ben Kiniry article continued from page 12)



referenced as a “breach of fiduciary duty.” More to the point, an agent operating under a Power of Attorney document is held to a high level of accountability. This accountability is essential to your protection.

So back to the opening statement “I don’t need a power of attorney, my son is on my bank account.” What is my response to this? In short, the arrangement is insufficient and extremely ill-advised. Were your son to file for bankruptcy, that bank account could be drawn into his bankruptcy as an asset available to his creditors. Same problem if your son were to get divorced.

Let’s turn to functional limitations and practical needs. There are numerous tasks that must be accomplished in our lives that go beyond the paying of bills. These tasks can be as simple as cancelling the cable service or as complicated as filing for the Medicaid long-term-care benefit (see January 2019 article). The point is that we have to think beyond paying the bills to many other aspects of our lives and what powers our agent may need in order to manage our affairs. Some of the powers that can be provided for in a power of attorney are powers to deal with: real estate transactions and business interests, retirement accounts, stock, bonds, life insurance and annuities, pensions, family maintenance and with all types of government entities and programs (Medicaid and Medicare).

Myth: A very common myth is in regards to married couples. You should be aware that married couples do not have the power to freely manage each other’s affairs simply because they are married and hold property jointly. If a husband and wife fail to create powers of attorney (or some other legal arrangement), they will be forced to file a petition in the probate court and to take out guardianship over the spouse that has become incapacitated.

A Real Life Example:

One such authority that can be implemented into a power of attorney that families have found useful is gifting, which is often used as an estate planning tool when someone falls ill. Example: Bill came by the office one Monday to discuss his affairs. He did not look well at all to say the least. When I asked him how he felt, his only complaint was that his back hurt. I twisted Bill’s arm until he promised me that he would seek medical treatment upon departing the office. A promise he reluctantly made and kept. Margery, Bill’s wife, called me on Wednesday and informed me that Bill was diagnosed with an aggressive type of cancer and had less than a week to live.

The family home and one bank account were in Bill’s name only. By Friday Margery and I had utilized the Power of Attorney that Bill had given to Margery to transfer all of Bill’s assets to Margery. It was fortunate that we acted as fast as we did, because Bill died the following Tuesday. The end result in this case was the avoidance of the time and expense of probate, which was a great benefit to Margery, who of course was grieving the sudden and unexpected loss of Bill.

Here’s the lesson: If you don’t take the time and effort to create your power of attorney, when you become incapacitated, important opportunities may be lost. Beyond that, your loved ones will have to make an application to the appropriate probate court to acquire a very similar authority to handle your affairs called a Guardianship (see July 2019 article).

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



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Declaration of Candidacy	Candidate*	Date
Selectmen	Harry Judd	01/22/2020
Selectmen	Bruce Marshall	01/23/2020
Budget Committee	Robert Blanchette	01/22/2020
Budget Committee	Mark Zerba	01/23/2020
Trustee of Trust Funds	John Caron	01/30/2020
Supervisors of the Checklist	Kathryn Ess	01/27/2020
Supervisors of the Checklist	Marilee Nihan	01/28/2020
Supervisors of the Checklist	Dik Dagavarian	01/29/2020
Library Trustee	Donna Deos	01/31/2020
School Board Member	Bryce Larrabee	01/24/2020
School Board Member	Johnathon Banks	01/24/2020
School Board Member	Martin Osterloh	01/29/2020
School District Moderator	James Hatem	01/24/2020
School District Treasurer	Mark Lavalle	01/29/2020

*Candidates are listed, by office, in the order that the Declaration of Candidacy is received.

BOW

HERITAGE COMMISSION

BOW TOWN MEETINGS in the 1800 and 1900's



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Bow's second Meeting House remains where it is today on Bow Center Road.

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Everyday Café
- 7 Eleven on 3A

Hampton Inn

Individual Fitness

Johnson Golden Harvest

Lakehouse Tavern

MCSB Northbound I-93 Plaza

Merrimack County Savings Bank

MG's Farmhouse Café Dunbarton

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Travel

with The Bow Times



Intrepid Bow travelers Bruce and Lorraine Harris brought a copy of The Bow Times along on their Viking Cruise/Tour through parts of the Middle East and North Africa. Everyone can recognize Egypt's Great Pyramids in the background.



SCHOLARSHIPS FOR BOW STUDENTS INTERESTED IN MEDICAL FIELDS

Thanks to a lifetime of hard work, successful farming in the blueberry fields of New Jersey and sound financial investments, New Hampshire native Samuel Yarnold and his wife Alice bequeathed over \$800,000 in scholarship funds for NH residents.

Annual scholarships in the range of \$1,000 - \$5,000 are currently available for New Hampshire residents who are already in the process of post-secondary education and who are pursuing studies in the fields of nursing, medicine or social work. Applications for this year’s scholarships are due May 23, 2020, and will be awarded in the Fall of 2020.

The Yarnolds retired to Rollinsford in 1958. Following various illness, they grew to respect the skills of the caring staff at Wentworth-Douglass Hospital and Mary Hitchcock Hospital. As a result, they established a scholarship fund for individuals who may be unable to pursue further education due to financial circumstances.

Post-secondary students interested in scholarships should contact the Alice M. Yarnold and Samuel Yarnold Scholarship Trust, 127 Parrot Avenue, Portsmouth, New Hampshire 03801 to request an application.

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