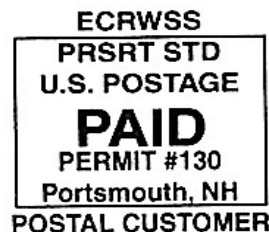


# The Bow Times

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



THE BOW TIMES

VOL 27, NO. 8

August 2020

www.thebowtimes.com

FREE

## ABSENTEE VOTING DUE TO COVID IS UNDERWAY



### ELECTION DATES:

**STATE PRIMARY ELECTION – TUESDAY SEPTEMBER 8th, 2020**

**GENERAL ELECTION – TUESDAY NOVEMBER 3RD, 2020**

**BOW COMMUNITY CENTER 3 Bow Center Road, BOW, NH 03304**

**ELECTION TIMES: 7:00 AM – 7:00 PM**

Request your absentee ballot from the Bow Town Clerk as early as possible. Absentee ballot request forms can also be found on the Town of Bow website on the Elections page:

<http://bownh.gov/747/Vote-by-Absentee-Ballot> or at the NH Secretary of State website at <http://sos.nh.gov/>

New rules allow any NH voter with COVID-19 concerns to request an absentee ballot for the 2020 elections. Concern for Covid-19 is one of the reasons on the form. On the ballot return affidavit envelope sign under Physical Disability. If you want you can hand write "COVID". Please pick a party for the Primary Elections if you are Undeclared. If you have already declared a party you cannot change it now. The deadline to change party was June 2nd, 2020

You can use one absentee request form to request an absentee ballot for both the Primary and the General Election.

Only one postage stamp is required to return the absentee ballot.

Ballots must be returned by 5:00 pm the day prior to an election if delivered in hand and by 5:00 pm the day of the election if delivered by mail, or hand delivered by someone other than the voter. It is the voter's responsibility to have the ballot back to the Bow Town Clerk's office in time for your vote to be counted. To increase the likelihood the absentee ballot arrives on time and to assist with an expected high volume of absentee ballots, we recommend mailing it at least two weeks before the election. After 5 days, check the voter information lookup, absentee ballot link, to see if your clerk has received the request and mailed the ballot.

**TRACK YOUR BALLOT AT: <http://app.sos.nh.gov>**

If you have any questions, please call the Town Clerk's office 223-3980

Cont'd | Page 15

## HOPKINTON-CONTOOCOOK NEWS ON PAGES 4-5

### SCHOOL BOARD'S EXPERIENCE WITH REMOTE LEARNING

At recent meetings of the Bow School Board the topic of remote learning this past Spring was discussed. Adam Osburn, the Principal at Bow Middle School, gave his observations that among "the challenges are the diversity of kids and how they handle themselves independently. Remote teaching also loses the face-to-face human component for interaction where you can pick up on behaviors easier which may tell you if the student is becoming disengaged or needing extra help."

At a later meeting Mr. Osburn said he found that students become fatigued with too much screen time and it's not reasonable to have them sit through multiple Google Meets in the same way as interactive classes. "The alternating day schedule was very beneficial in keeping their focus. Going forward, having a set of apps used throughout will be beneficial to both teachers and students as well as consistency in the 'tools' used to teach," said Osburn.

The Board members, as parents, each provided their own experiences at the June meeting:

Martin Osterloh talked about having a first grade student and it being a struggle to manage instruction with his own remote work and have three younger students at home.

Eric Shulman discussed his fourth grade student and how it was hard to follow up with assignments, and how the Wednesday flex time was not needed. Overall he felt it went very well.

Bryce Larrabee discussed his Junior, Freshman and 6th grader and how it was different for all three students. He discussed motivation issues and how it was difficult for the students to grind things out. He felt that all three students did not try as hard as they would have if they had been in school, and even his previously motivated student had lost some drive. Many days students were done by 11:30 and it seemed to be like a weekend.

Jenna Reardon stated that her self motivated learner did fine. She felt the teachers were responsive, but also suggested that classes could be structured to go until mid afternoon.

Jennifer Strong Rain stated that remote learning was good for one of her children as he was able to get work done without distractions, but was concerned about there being too much screen time.

As to what parents in another part of the State think about schools re-opening a huge survey of 5,225 parents in Manchester was reported on August 2 in the New Hampshire Sunday News. The results were 36% in favor of students returning to the classroom with 32% preferring a remote learning option, with students attending classes online.

Finally, 32% backed a hybrid model, in which students would attend school in-person a few days a week and remotely on other days.

Obviously the path forward is not a simple one.



## IMPLEMENTATION MEASURES TO PROTECT VOTERS AND ELECTION WORKERS

Despite the presence of COVID-19 virus infections in our State and community, the State Primary Election (September 8) and the General Election (November 3) will be held in Bow and throughout the State as planned this Fall. However, with the help of the State, the Town will be implementing numerous measures to protect the health and safety of our election workers, town officials and voters at the Community Center.

The State has recently amended our election laws in two important respects: (1) it is now easier to register to vote prior to the elections, and (2) voters who fear exposure to the COVID-19 virus may now request and vote by absentee ballot. While it will still be possible for residents to register to vote and to vote in person on election day, to reduce lines

and minimize interpersonal contact, we encourage everyone who is not registered to vote to do so prior to election day and to consider voting by absentee ballot in advance of the elections. Information on voter registration and absentee voting appears elsewhere in this issue of the paper and on the Town and New Hampshire Secretary of State websites.

To help minimize the risk of the transmission of the virus, the State has allocated a portion of its Federal COVID-19 response funds to purchase Personal Protective Equipment (PPE) for all election workers and Town officials, including masks, face shields, table screens, gowns and gloves. In addition, the State will be providing the Town with cleaning supplies and hand sanitizers for use during the day in the polling place.

Cont'd | Page 2

### WINNER OF 4 NH PRESS ASSOCIATION AWARDS

**MONTHLY BOW TIMES IS DELIVERED TO 3,100 RESIDENTS AND BUSINESSES - FREE**

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### The Bow Times

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1st of the month;  
classifieds must be prepaid - cash, check  
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using space equal to the items in error.

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# SCHOOL REOPENING AS OF AUGUST 7<sup>TH</sup>

By Dean Cascadden

#### DECISIONS MADE TO DATE:

The Board accepted the proposed change for the start of school. There will be five days of planning for teachers and staff from Tuesday, August 25 through Monday, August 31. There will be a reduced capacity opening September 1-3 to welcome students back to school and establish procedures. A full Green Level opening is proposed for after Labor Day as follows: BHS and BMS for September 8th and September 10th for DES and BES.

#### COLOR LEVELS GREEN TO ORANGE

The SAU Board accepted the overall Matrix Plan with different color status levels. This has a hybrid instructional model that has a similar learning plan and platform for both remote and in-person instruction. This is a flexible plan that has different levels of school attendance based on community COVID spread levels and confirmed cases in schools. The exact numbers used to determine levels are still being decided with consultation from medical professionals and were part of the discussion on August 6th. In all levels, students will be transitioning between remote and in-person settings, so making that transition as smooth as possible is the primary goal.

Masks are required at all times with limited exceptions. Physical distancing in the green level is a goal of six with a minimum of three feet and in yellow or orange levels, it is six feet. Even at the green level, there will be individuals, and cohort groups that are required to quarantine, self isolate or go to remote instruction for certain periods of time.

On August 6th the SAU 67 Board listened to further clarification of our reopening color matrix plan and took some actions. As superintendent, the board had given me authority during the 7/30 meeting to change color levels within the plan in consultation with a subcommittee of the board and medical professionals. The board affirmed unanimously that we should open in the Green level unless we have a significant change in the virus environment. They also voted unanimously to run sports and co-curricular activities, including middle school, consistent with sport or activity specific guidelines. The board recognized that these decisions would be affected by any change in color level made by the superintendent.

So, we are planning and attempting to open onsite for all students who do not choose remote instruction as their primary instructional model. We have planning and professional development time scheduled for staff August 25-31, and will have a rolling opening September 1-3. Our plan has emphasized that we are trying to have in-person education as much as possible, while implementing infection control procedures as outlined in state and national guidance. It also emphasizes flexibility. Each building will be implementing our color matrix plan according to developmental levels and building principals will be communicating more details as they are developed.

#### HYBRID MODEL

We are developing a hybrid instructional model where students are taught in the same instructional design and on the same learning platform whether they are in person or remote. We recognize that there will be transitions between remote and in person during the year. Also, school environments will look very different as infection control procedures are implemented. Masks will be worn at all times with limited exceptions, there will be physical distancing enforced, seating plans will be rigid and cohorting will be used as much as possible. Some have seen these measures as draconian and possibly contrary to sound educational practice, but the alternative is to have remote instruction.

Although we have committed to open in the Green level, families should be aware that as part of infection control, individual students or groups may be placed on remote instruction as part of quarantining or preventive self isolation. We also have a Yellow level of schooling where we will implement additional infection control measures and operate in reduced capacity by having in school instruction for two days per week. We would have a Monday/Tuesday group alphabet A-K, remote instruction for all on Wednesday with intensified on site cleaning and the second group in for onsite education on Thursday and Friday. At the Orange level, most instruction will be by remote instruction with only priority students in school being supervised.

#### MEASURES TO PROTECT CONT'D FROM PAGE 1

Finally, the State will also be providing single use pencils, voting booth pads and single use masks for all voters. To the extent that the State supplies are insufficient for our needs, the Town will provide whatever else we need.

At the Town level, a working group that includes the Bow Town and School Moderators, Town Clerk, Supervisors of the Checklist, representatives of the Board of Selectmen and the heads of various Town Departments has been developing plans to assure that our Town Primary and General elections run as smoothly as possible, with minimum risk to our election workers, town officials and voters. While plans are still being developed and will continue to evolve, voters will see various changes on the election days, including the following:

1. We are making changes to Community Center to facilitate greater handicapped access.
2. Voters standing in the check-in line will be required to maintain social distancing.
3. Check-in lines will be re-routed through the old fire truck bays so as to protect voters from inclement weather.
4. All election workers will be protected by appropriate PPE.
5. Voting booths and voting screens will be separated so as to maintain social distancing.
6. The polling place, voting booths and voting screens will be cleaned periodically during the day.
7. Voters will be asked to maintain social distancing as they mark and cast their ballots.
8. There will be no community tables or social spaces within the Community Center.
9. Building ventilation will be enhanced.

As plans continue to develop, we will do our best to distribute further information via various community websites and the news media.

Because of all these changes, it is entirely likely that voter lines will move more slowly, and the election process may not proceed as efficiently as in prior years. If that happens, we ask that everyone be patient and understanding. Working together and focusing on the goal of protecting the health and safety of all will get through this difficult time, and we will all be better for it.

**Peter F. Imse,  
Bow Town Moderator**



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*Corporate account takeover is a type of fraud where thieves gain access to a business' finances to make unauthorized transactions, including transferring funds from the company, creating and adding new fake employees to payroll, and stealing sensitive customer information that may not be recoverable. The American Bankers Association recommends following these tips to keep your small business safe.*

**EDUCATE YOUR EMPLOYEES.** You and your employees are the first line of defense against corporate account takeover. A strong security program paired with employee education about the warning signs, safe practices, and responses to a suspected takeover are essential to protecting your company and customers.

**PROTECT YOUR ONLINE ENVIRONMENT.** It is important to protect your cyber environment just as you would your cash and physical location. Do not use unprotected internet connections. Encrypt sensitive data and keep updated virus protections on your computer. Use complex passwords and change them periodically.

## PARTNER WITH YOUR BANK TO PREVENT UNAUTHORIZED TRANSACTIONS.

Talk to your banker about programs that safeguard you from unauthorized transactions. Positive Pay and other services offer call backs, device authentication, multi-person approval processes and batch limits help protect you from fraud.

## PAY ATTENTION TO SUSPICIOUS ACTIVITY AND REACT QUICKLY.

Look out for unexplained account or network activity, pop ups, and suspicious emails. If detected, immediately contact your financial institution, stop all online activity and remove any systems that may have been compromised. Keep records of what happened.

## UNDERSTAND YOUR RESPONSIBILITIES AND LIABILITIES.

The account agreement with your bank will detail what commercially reasonable security measures are required in your business. It is critical that you understand and implement the security safeguards in the agreement. If you don't, you could be liable for losses resulting from a takeover. Talk to your banker if you have any questions about your responsibilities.

### Additional Resources

You can also visit the following websites to learn more about how to protect your small business:

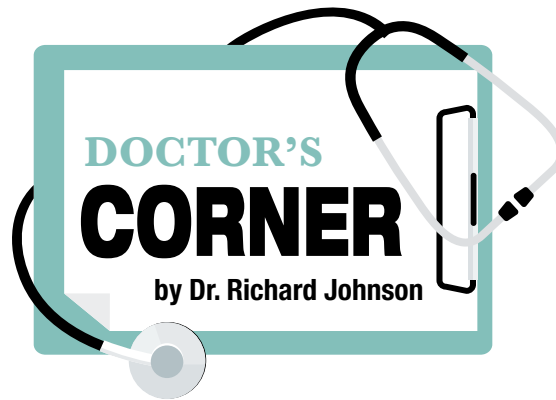
<https://www.uschamber.com/CybersecurityEssentials>

<https://www.bbb.org/council/for-businesses/cybersecurity/>

<https://www.fcc.gov/cyberplanner>

Source: American Bankers Association

Sugar River Bank  
[www.sugarriverbank.com](http://www.sugarriverbank.com)  
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## OBESITY

Food....to eat or not to eat, that is the question. People are groaning about the "Covid 15" these days. Four and a half months of relative seclusion for most of us has done some damage! We need food to survive. Every cell in our body needs energy, and that comes from the food we eat. If we eat too much, or if we eat what is called 'junk food', we will gain weight. This actually is a problem... as a nation, we are overweight. In some cases we are obese. That is not a pejorative word; it is a medical word. According to the CDC "Weight that is higher than what is considered a healthy weight for a given height is described as overweight or obese." A fast and simple way for you to get a handle on understanding your weight is to calculate your Body Mass Index (BMI). It is easy to do. Simply find a BMI table or calculator (you may have it on your smart phone), and put in your weight and height. If your BMI is 25 – 30 you are overweight, and if your BMI is over 30 you are, by definition, obese. Since both men and women have gained 32 pounds from what they were on average in 1960 to what they were on average in 2016 many have said that obesity in the U.S. is an epidemic.

According to studies reviewed in a new National Research Council and Institute of Medicine report (1) up to half of all premature (or early) deaths in the United States are due to behavioral and other preventable factors – including modifiable habits such as tobacco use, poor diet, and lack of exercise. Although the percent of early deaths from both tobacco and alcohol have gone down from 1990 to 2010, the percent of preventable early deaths from obesity/inactivity have gone up.

Then there is the question of food quality. It is true that a healthy diet is what we want to strive for, and there are many good versions depending on your particular physical needs, weight, and associated medical conditions. But wait... according to the Environmental Working Group (EWG) the three most heavily contaminated (with pesticides) fruits/vegetables in 2020 are strawberries, spinach & kale. We also consume huge amounts of 'processed' food, much of which has either too much sugar or too much salt. You might be able to read the ingredients label, but can you understand it?

You may be privileged to eat a diet consisting of healthy and organic foods. But that is not the case throughout much of our country. A March 2020 article in the Journal of the American Heart Association (2) clearly points out the reality of food disparity and availability in our country. These disparities in diet, quality of food and food literacy exist by race, ethnicity, social economic status, education, income and use of food assistance programs. If you cannot afford 'organic' produce, you should thoroughly wash or soak (for 15 min) the produce in water containing salt, vinegar or baking soda.

***If you cannot afford food, and find yourself in need of food assistance please contact one of the following organizations:***

- Supplemental Nutrition Assistance Program (SNAP) (NH Food Bank SNAP Outreach Coordinator at 603.669.9725 ext. 1147)
- Supplemental Nutrition Program for Women, Infants and Children (WIC) Concord 603-271-4546
- The Commodity Supplemental Food Program (CSFP) (free food and nutrition information for seniors) 800-942-4321
- NH Food Bank (603-669-9725) go to [www.nhfoodbank.org/need-food/agency-list](http://www.nhfoodbank.org/need-food/agency-list) to find a food pantry nearest you

If you are having any problems finding food or have nutrition questions call 211 and you will be helped.

1. National Research Council (NRC) and Institute of Medicine, *Measuring the Risks and Causes of Premature Death: Summary of Workshops*, H.G. Rhodes, Committee on Population, Division of Behavioral and Social Sciences and Education and Board on Health Care Services, Institute of Medicine (Washington, DC: The National Academies Press, 2015).

2. <https://doi.org/10.1161/JAHA.119.014433>.





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## Hopkinton Real Estate Sales – JULY 2020

ADDRESS	BEDROOMS / BATHS	SQUARE FOOTAGE	ACREAGE	PRICE
46 Edgewood Drive	2 Bedrooms / 2 Baths	1,344 Square Feet	.23 Acres	\$110,000
301 Little Tooky Road	2 Bedrooms / 1 Baths	945 Square Feet	.88 Acres	\$235,000
412 Park Avenue	3 Bedrooms / 3 Baths	1,952 Square Feet	1.3 Acres	\$267,000
1038 Farrington Corner Rd	3 Bedrooms / 1 Baths	1,558 Square Feet	4.8 Acres	\$270,000
56 School Street	3 Bedrooms / 2 Baths	1,580 Square Feet	.48 Acres	\$303,500
245 Kearsarge Avenue	3 Bedrooms / 2 Baths	1,847 Square Feet	1.41 Acres	\$325,000
121 Amesbury Road	3 Bedrooms / 2 Baths	1,892 Square Feet	.84 Acres	\$329,000
21 Pet Dow Road	3 Bedrooms / 2 Baths	3,248 Square Feet	5.5 Acres	\$330,000
113 Watchtower Road	3 Bedrooms / 3 Baths	1,920 Square Feet	1.0 Acres	\$358,000
938 Clement Hill Road	3 Bedrooms / 3 Baths	1,818 Square Feet	6.0 Acres	\$415,000
523 Stickney Hill Rd	3 Bedrooms / 3 Baths	2,890 Square Feet	12.55 Acres	\$450,000
102 South Road	3 Bedrooms / 3 Baths	3,144 Square Feet	2.1 Acres	\$455,000
351 Stumpfield Road	4 Bedrooms / 3 Baths	5,035 Square Feet	11.16 Acres	\$657,000
54 Clarke Lane	4 Bedrooms / 4 Baths	3,585 Square Feet	5.15 Acres	\$665,000
239 Gould Hill Road	4 Bedrooms / 4 Baths	4,042 Square Feet	3.1 Acres	\$666,900

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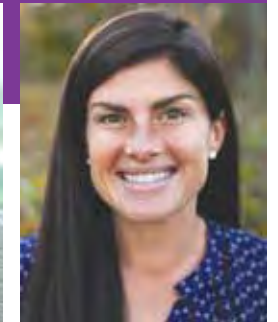
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## Welcome to the Hopkinton - Contoocook TOWN CRIER!

by Kathleen Butcher  
724-3452, [kathb123@comcast.net](mailto:kathb123@comcast.net)

► **THE HOUSE OF ART** is working on transitioning over to the Hopkinton Artists Association. More information to follow. Currently there is a show running, The Art of Collecting II: Woods and Trees, prints and sculpture by NH artists as collected by Parker Potter and Nancy Jo Chabot. The show will run until Sept. 8th. The hours are Tues-Fri 12-4, Saturday 10-2, closed Sunday and Monday. For a reservation for you alone or your personal group, please contact Nancy Jo at [nchabot@tds.net](mailto:nchabot@tds.net) or 746-5892. Or by chance you can stop by. There will be a sign on the door if a group has reserved. Masks required. Max 5 people at a time, unless reserved. The House of Art is located in the Bates Building at 846 Main St.

► **CLERK/TAX COLLECTORS OFFICE** is open for public walk ins. Until further notice, contact with all other departments is by appointment only. In order to minimize foot traffic in Town Hall, to maximize social distancing and to reduce the risk of exposure to both residents and employees, we strongly encourage residents to continue to make use of our online tools and How To documents which can be accessed online at any time via our website: [www.hopkinton-nh.gov](http://www.hopkinton-nh.gov). You must wear a mask to enter the Town Hall. Masks are available if you do not have one.

► **HOPKINTON LIONS** normally raises funds for the Hopkinton Food Pantry by collecting money outside the Cracker Barrel and Colonial Village Supermarket in the Fall and Spring. This year they were unable to hold the Spring Fund Raiser or the Annual Yard Sale, which is another significant source of fund raising. To compensate for the cancellation of the Spring Fund Raiser, the Lions Club is asking Hopkinton residents

for help. Please add what you can to the Food Pantry Lions jars in the Cracker Barrel and Colonial Village Supermarket. You also can mail a donation to Hopkinton Lions, PO Box 185, Hopkinton, NH 03229 - Checks should be made out to Hopkinton Lions Club.

► **OPEN** The town playground, tennis courts and skate park are open. Social distancing guidelines need to be followed. The playground will not be sanitized, so please take your own precautions when using. Please visit [www.HopkintonRec.com](http://www.HopkintonRec.com) for up to date information.

► **THE LIBRARY** is offering curb side pickup. The Library is phasing this in gradually, starting with items already in the building. You will place holds as before, by logging into the library's catalog. Please note that in June the Library switched to a new public online catalog, so it will look different. If you have questions, call 746-3663 or email us at [info@hopkintontownlibrary.org](mailto:info@hopkintontownlibrary.org). You can also call to request specific items. If we do not answer the phone, please leave a message and we will get back to you. The Library will call or email you to let you know when your materials are available.

► **KAYAK AND CANOE** rentals are available at Kimball Cabins. To view the details and the schedule go to [www.hopkintonrec.com](http://www.hopkintonrec.com)

► **CONTOOCCOOK FARMERS' MARKET** is open Saturdays 9-12 behind the depot in Contoocook. Please wear a mask. Many local vendors every Saturday.

► **KIMBALL CABINS** have recently installed charcoal grills. Enjoy a cook-out while overlooking Kimball Lake. Recreational options include hiking, kayak rentals or bring your own, and fishing. Thanks to the Kimball Cabin volunteers for continuing to enhance the Kimball Lake recreational facility for the community!

► **FUNDRAISER** Summer Mini Golf Fund-raiser at Chucksters in Chichester. Come out Saturday August 22nd from 9-10 and support the Hopkinton Seniors. \$10 pre-entry is open now. Contact [ewestbrook21@sau66.org](mailto:ewestbrook21@sau66.org) to sign up. \$12 day of event. Each entry will also be given one raffle ticket. Additional raffle tickets will be for sale. Please wear a mask. This is a fun outside family event!

**Kathleen Butcher, 724-3452, [kathb123@comcast.net](mailto:kathb123@comcast.net)**

## \$10 MILLION HOPKINTON SCHOOL RENOVATIONS BEGUN

The H.L. Turner Group was selected by the Hopkinton School Board to renovate the three schools comprising the district. Maple Street School and Hopkinton Middle/High School will undergo needed renovations, while the Harold Martin Elementary School will be provided with a renovation and addition. The \$10 million dollar project includes needed maintenance of restrooms, interior finishes, and HVAC units. TTG provided design for a classroom addition, science lab renovations, and options for educational space reorganization. Bonnette, Page and Stone is the project Construction Management firm.

### HOPKINTON POLICE DEPARTMENT

**JULY 2020 10 Arrests 4Accidents 434 Traffic Stops**  
**ARREST LOG:**

**07/03** Wyatt Keene, 27, of 222 Deer Path, Hopkinton, arrested on a Warrant.

**07/03** Dylan Clarke, 18, of 15 Deer Path, Hopkinton, arrested for Taking Without Owner's Consent.

**07/04** Kevin Fauteux, 33, of 173 Western Ave, Henniker arrested for DUI.

**07/08** Jacob Quinn, 41, of 211 Bog Road., Hillsboro, charged with Indecent Exposure.

**07/19** Brian Nylen, 20, of 234 Corn Hill Road, Boscawen, charged with Unlawful Possession/Intoxication.

**07/19** Alexander Locke, 25, of 526 Broad Cove Road, Hopkinton, charged with DUI.

**07/24** Sean Oldham, 35, of 64 Lamprey Road, Belmont, arrested for Transport Drugs in Motor Vehicle and Possession, etc. Residual Amount.

**07/26** Heather Cort, 35, of 70 Prospect St., Keene, arrested for Drive After Revocation/Suspension and Suspension of Vehicle Registration.

**07/26** Keith Brien, 30, of 70 Prospect St., Keene, arrested on a Warrant.

**07/27** Wayne Chagnon, 42, of 1276 Battle St., Webster, was arrested for Violation of Protective Order and Possession, etc. Residual Amount.

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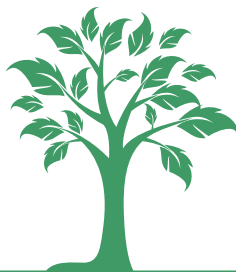
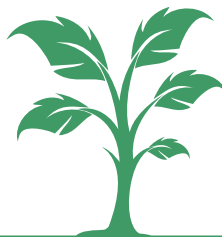
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# STARTING A ROTH IRA FOR A TEEN

by Dominic Lucente

## ***This early financial decision could prove helpful over time.***

Want to give your child or grandchild a great financial start? A Roth IRA might be a choice to consider. There are many reasons why starting a Roth IRA for a teenager may be a sound financial strategy. Read on to learn more about how doing this may benefit both of you.

**Tax-free benefits during retirement.** Setting up a Roth IRA for the teenager in your life could prime them to have more retirement savings. Plus, a Roth IRA has the potential to accumulate over the years, and the owner may be able to better manage their tax burden if they withdraw the money after age 59½.<sup>1</sup>

For example, a 19-year-old who contributes \$5,000 a year to a Roth IRA, which earns 8% for 40 years, would be positioned to have about \$1.4 million by age 59. Of course, this is a hypothetical example that's used for illustrative purposes only. It is not representative of any specific investment or combination of investments. Actual results will fluctuate.<sup>2</sup>

**Greater earning potential, thanks to the magic of compound interest.** Setting up a Roth IRA for a teenager is a great way to introduce them to basic financial concepts, such as compound interest. Giving your teen a hands-on learning experience may help them understand the value of saving for the future. You might also be facilitating your child or grandchild to develop life-long financial habits.<sup>3</sup>

**Looking ahead to the future.** If money is withdrawn before age 59 ½, there may be a penalty assessed. This is typically a 10% I.R.S. penalty, but in some circumstances, it can be more. There is, however, a notable exception. Up to \$10,000 of earnings can be taken out of a Roth IRA at any time if the money is used to buy a first home. In this particular case, the I.R.S. waives the early withdrawal penalty. Should your teenager become a parent someday, a portion of those Roth IRA assets might also be utilized to pay college tuition costs for themselves or their child.<sup>1,4</sup>

Keep in mind that this article is for informational purposes only. It's not a replacement for real-life advice, so make sure to consult your tax, legal, and accounting professionals before modifying any Roth IRA strategy.

**Rules for gifting a Roth IRA.** Setting up a Roth IRA for a teen means that you can gift them some of the funds to get it started, provided that your teen is earning income. So, if your 15-year-old has earned \$6,000 at a summer job, you can gift them up to \$6,000 (the maximum annual contribution) to invest in a Roth IRA. The amount gifted or contributed cannot exceed the teen's income, however, and the annual contribution limits to a Roth IRA still apply. What's more, you may also realize a tax perk. If you make the initial contribution to the Roth IRA as a parent or grandparent, that money can count as a gift within your \$15,000 yearly gift tax exclusion (\$30,000 for a married couple).<sup>5</sup>

**There are things to consider when setting up a custodial Roth IRA.** Setting up a Roth IRA for a minor is often referred to as a custodial IRA. Until the child is able to take it over, you act as the custodian of the account. Individual state laws determine when the minor child is able to take over management of the Roth IRA for themselves.<sup>1,4</sup>

You should always consult with a tax professional to ensure that you and your minor child are following all federal and state regulations. If this is something you're considering doing for a loved one, I'd be happy to talk with you further.

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### Citations.

- 1 - USNews.com, February 21, 2020
- 2 - Bankrate.com, July 23, 2020
- 3 - Forbes.com, February 13, 2020
- 4 - USNews.com, January 1, 2020
- 5 - IRS.gov, January 16, 2020

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## ON AGING – DISCIPLINE

By Donna Deos

One thing we usually learn early on in life is discipline. Some of us have a fear of discipline – primarily based on how we learned it, while some of us love to inflict it on others (hence the bullying phenomenon these days). Really, the point of discipline is to use it guide your own way in life so that you achieve what you wish to.

Discipline is often thought of as a punishment. We are taught as young children right from wrong based on the consequences we are given when we do a supposed wrong.

Discipline is about control.

You can discipline yourself to do things a certain way. To learn something, to experience something and to perfect it as much as possible. For example, to learn to play the piano requires discipline. You need to learn the scales, how to read music, what each note is supposed to sound like and how to use the keys and pedals to make other effects that fully round out the abilities of the instrument and the musician.

Our whole life is like this really. We come into this life open. What we experience either expands us or shuts us down. Good forms of discipline help us to stay open and learn and grow more. Other forms of discipline teach us not to even try as no good will come from it. That's a shame, but it does happen.

What types of discipline are you imparting on yourself and others? What types were imparted on you as you grew up? When I was a child we were taught to respect our elders and the consequences to go against that were severe. So severe that entire generations held that model. Which, as you reached elder hood turned out to benefit you as people listened to you and respected your lifelong learning as something to be revered and appreciated.

Over the years we have gotten softer in our discipline and teachings. So much so that now it seems there is little to no discipline to be found. There is little to no respect either. You see, the two go hand in hand. If you are disciplined, you have respect for people, places and things. You know that great effort went into them and that there is a loving concern at the heart of it all. Without discipline there is no way of teaching the respect and therefore there is an overall lack or inability to reach completion on things.

A lot of what is wrong with our situation these days is due to the lack of discipline that exists these days. Now I'm not saying the way I was raised was better than any other time, I can only use it to relate you to the point I am making. When we were growing up, adults worked together to instill values in children. Parents, teachers, neighbors, store owners, etc. any adult really, had the ability to right a wrong or at least point one out – and they weren't sued, threatened or bullied when they did it. People weren't afraid of being sued or arrested. Rather, it was the duty of every adult to do what was right and help instill the common good in all of the youth.



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Somewhere along the way this changed. Teachers only teach what is on the syllabus or in the stated curriculum. They no longer are able to teach morals, ethics, good citizenship and how to be part of the greater community. At the same time, parents aren't doing it much either. They got used to teachers being the ones to teach, but they also enabled society to handicap those teachers from being able to discipline the kids who clearly needed it.

If you've raised children, you know that they look for boundaries along the way. When you give them the boundary, they settle in and behave well again for a while. Then, they test another boundary and are given another response and the pattern repeats. This is how they grow and learn. It's not always comfortable, but it is part of the job. If you always let them test you but don't instill any boundaries, you end up with a hellion. A little brat that nobody wants around. In my estimation, you just failed as a parent. Your job is to raise them to be happy and successful. By not showing them how to do that, you failed. They didn't. They looked for the boundary, you didn't give it. It's your fault. None of us want our kid to be the little brat others don't want around.

How many of us can think of some little kid that our children were in school with who could really use a stern parenting moment? How many of us would love to have the opportunity to set that straight? How many of us actually would though? Right, none of us can because society has decided that everyone is basically untouchable because everything has to be fair and right. Which is making things the exact opposite of that. Everyone gets to have unlimited time outs that don't amount to anything because we are simply acting like discipline exists, when it really doesn't. If there are no consequences, there is no way to learn discipline. The consequence of not learning and practicing the scales means you don't become a great pianist. You don't even become mediocre.

It's time we realized that looking the other way, or being too scared of the consequence of speaking up comes at a much greater cost. Let's work more on disciplining ourselves and our loved ones that true goodness, growth and perhaps even perfection comes from routinely practicing doing the right things. Not from looking the other way hoping someone else will step up and do it for us. If we want our children to respect us and others, to work hard and earn results then we need to show them that through our own deeds and stop handing them trophies for showing up versus working at actually achieving something.

Here's hoping you are loved, respected and revered for the wonderful human you are. It's not too late for us to turn this ship around.

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## TRAVEL TALK: STAY LOCAL AND IN THE USA

by Chase Binder

I wrote my last column in the early days of June. We had just made the 1500-mile road trip from Cape Coral, Florida. After two long days on the road, carrying our own food/drink, masks, and disinfecting supplies, we got tested and were happy to be negative for COVID-19. Success!

Back then, we had positive thoughts about travel in the not terribly distant future. Perhaps a summer road trip to Canada. Perhaps quick fall trip to our timeshare in St. Maarten...or even to London if the fares were attractive.

Alas, the month of July brought devastating new levels of infections and deaths in the US. Suddenly (or so it seemed), Americans were not welcome in most countries in Europe. Shockingly, American tourists are now banned from almost 40 countries around the world—as far away as Cambodia and as close as Canada.

For most of us, easy and far-flung travel has come to a full stop. But while no one can predict when travel will return to “normal”, we can be sure it won’t be soon. Meanwhile, how can we adjust to this new world?

### STAY IN THE USA

Bud and I have focused on foreign travel for years, saving domestic travel for when we got “old.” Ironically, while we’ve just hit our mid-70’s, we didn’t really consider ourselves old enough quite yet. Enter the virus. Now, we’re exploring not just what the USA has to offer, but also how to travel even within our own country.

Let’s start with the modes of travel. You can still drive, take a bus or train, or even fly to any other state in the union. Those of us lucky enough to live in NH (or New England, for that matter) don’t have to deal with as many of the self-quarantine mandates that can apply to those from virus “hot spots” like Florida or Texas. Still, this changes weekly if not daily, so check before your travel. Visit [www.aarp.org](http://www.aarp.org) for current state-by-state info.

More important is how to travel within the country safely.

Flying creates the most angst. Start by booking nonstop flights to avoid time in connecting airports. Have masks and wipes—and wipe down everything in your seat area, even though airlines have vastly improved cleaning regimens. Don’t stop with the tray table (top, bottom, arms). Do the seat back/top in front of you and the seat itself as long as it’s leather. Don’t forget the underside of the arms, the seatbelt buckle, and the seat pocket and safety cards—dirtiest stuff on the plane! TSA now allows 12 ounces of hand sanitizer, up from the 3 oz. limit. Bring it. Wear your mask. Wear your mask. Wear your mask. If you are asked to fill out a questionnaire on landing, do it.

As for USA destinations, don’t be surprised to see crowds. Folks are traveling closer to home...but they are still traveling. Do keep masking and disinfecting protocols in your mind. If a risk assessment tool will help you pick a destination, try the fascinating one designed by Georgia Tech at <https://covid19risk.biosci.gatech.edu>. It’s a color-coded interactive map of the USA which gauges your risk of encountering a COVID-19 positive person if you attend a gathering of 10, 25, 50 or 100 or more people in each county. In a gathering of 25 in Merrimack County your chance of encountering an infected person is 4%. In Washington DC that risk is 29% and in Davidson County (Nashville, TN) the risk is 87%. This can inform your decisions to go to various attractions, restaurants, and events.

The New York Times also has an interactive travel tool at <https://www.nytimes.com/interactive/2020/07/31/travel/coronavirus-travel-risk.html> which leads you through several decision trees to help you decide if and how you should travel. The detailed advice is based on CDC and State Department guidelines and includes discussions of buses and trains. Ignore it or not, you’ll know a lot more about specific risks to yourself and others—both important factors.

### STAY IN NH OR NEW ENGLAND

We’re extremely fortunate to be living in the Northeast, where the coronavirus is under control right now. We can pop in our cars and take any number of day trips. Last week Bud and I loaded our Standard Poodles, Maggie and Millie, into



Chase Binder

the car and drove up to Lake Sunapee. The weather was perfect. We stopped at Fenton’s Landing ([fentonslanding.com](http://fentonslanding.com)) for a fabulous Reuben sandwich and relaxed at a shady picnic table. Everyone was masked and distanced and we felt safe and surprisingly “normal.” We’ll be doing lots more of this—visiting our daughter in Vermont’s Mad River Valley (bringing our own picnic food/supplies and social distancing) and taking a run up to the Rangeley Lakes Region in Maine are on the list. Think about making your own list of local-ish spots. If you have family members or friends in your “bubble,” why not make a day of it? We find Google maps, right on our phones, easiest for finding restaurants that might be dog-friendly, mountain-view, lakeside or whatever.

### STAY AT HOME

I’ll admit it. Some days it’s a chore to even move. The uncertainty and sadness can weigh on us. That’s when we’ll escape into some virtual travel. There’s always Travel Channel and National Geographic but try [www.explore.org](http://www.explore.org) for live webcams of everything from underwater reefs to mountain gorillas. I love the bears catching salmon in Alaska! It’s also fun to re-live some of our favorite travel. Bud has been videotaping our trips since our first forays to Europe...back in the early 1990’s when big hair and huge shoulder pads ruled. The videos are hoot and bring back great memories.

If you don’t have videos of your trips—or want to dream—stream some Rick Steves or just Google “travel videos Hawaii, Tuscany” ... wherever you’ve been or want to go. We are loving the Smithsonian Channel’s “Mighty Trains” series, stunning video tours of train tours from Canada’s Rocky Mountaineer to India’s Maharaja Express and more. We’ve also enjoyed watching movies and TV series that have been filmed in our favorite places. Casino Royale in the Czech Republic; the Netflix series Wanted in Australia and New Zealand.

For daily travel-related diversions, my favorites are the compelling and informative newsletters from Travel and Leisure ([www.travelandleisure.com](http://www.travelandleisure.com)) and the travel quizzes at [www.traveltrivia.com](http://www.traveltrivia.com).



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ing advantage of the ability to place items on reserve and dropping by to pick them up. Our digital resources also show significant percentage increases month over month – check them out! We have had approximately 700 visitors to the library since reopening. Currently, we are operating with a closed-stacks model. Feel free to drop in and see the new books we have on display and ask for any library items at the circulation desk. With Phase 2 successfully underway, we look forward to launching Phase 3 soon. Please stay tuned at our website and through social media for all the latest announcements. ~ Martin Walters

ADULT BOOK GROUPS

At this time, the in-person Adult Book Groups and White Rock Whodunits are canceled until further notice. Please contact Amy at amy@baker-free.org with any questions.

CHECK-IN FROM THE CHILDREN’S ROOM

Just like it was for so many of you, this has been an unusual summer at the Baker Free Library. I want to thank all of our young patrons and their families for adapting so seamlessly to our virtual Summer Reading Program, and for continuing to share their excitement and enthusiasm for reading! More than 160 people continue to participate in our summer program despite many changes to its format, and more than 200 take-home craft and STEM kits have been distributed. I want to thank everyone for their patience and support this summer. I am continuously inspired by the families we serve in the Bow community, and I can’t wait to see you all in the library again!

As we move into fall, I am working to adapt our traditional programming to ensure the health and safety of our patrons. When you return to programs at the library, they may look a little different than before, and will most likely be supplemented by virtual and take-home offerings for those unable to visit the library. The Children’s Room is also being reorganized during this time, and will boast new shelving layouts and more open space when you return. ~ Juliana, Youth Services Librarian

CHECK THIS OUT!

*Her Last Flight* by Beatriz Williams  
Review by Amy, Library Assistant - ILL Coordinator

I love historical fiction and this does not disappoint. Janey Everett travels to Hawaii in 1947 to research the life and mysterious death of an early aviation pioneer. What she finds solves the mystery of his life but also that of his female flying partner who disappeared during a solo round-the-world flight. Shades of Amelia Earhart? Janey discovers more to their story and also her own. The story travels back in time and place and ties everyone’s stories together in a satisfying way. This is a true love story in every sense. *\*Available in book form and eBook through Overdrive*

DIRECTOR’S MESSAGE

Since our reopening on June 22, 2020, the Library has seen a 200% increase in reserves over the same period last year. We are grateful that our patrons are tak-



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# DUNBARTON NEWS

By Nora LeDuc



**REGISTERED VOTERS** who have concerns about voting in person in the Sept 8, 2020, State Primary and the Nov 3 2020, General Election due to the COVID-19 pandemic may vote by absentee ballot. Applications for State Election Absentee Ballots are available at the Town Clerk's office or via the link: <http://www.dunbartonnh.org/index.php/95-hot-topics/588-absentee-voting-in-the-2020-september-and-november-elections>. Your ballot will be mailed to you after they are delivered to the Town Clerk's office. At this time no delivery date is known. Completed applications should be dropped off or mailed to: Town Clerk, 1011 School St., Dunbarton, NH, 03046. They may be faxed at 774-554.

FMI: <http://dunbartonnh.org/index.php/95-hot-topics/588-absentee-voting-in-the-2020-september-and-november-elections>.

**DCC BOOK CLUB** In August the Book Club will read *Infidel* by Ayaan Hirsi Ali. Discussion will be Sept. 3, 7:00 pm to 8:00 pm. Meet on Zoom or at the Vestry TBD.

**SCHOOL OPENING** For info on the Dunbarton Elementary School Opening Plan go to <http://dunbartonnh.org/index.php/95-hot-topics/589-des-opening-covid19-plan> or <https://www.dunbarton.k12.nh.us/>

**STORY WALK** Take a safe walk while reading a story! Story Walk at the Dunbarton Library is a fun, educational activity that places a children's story (literally a book taken apart) around the building. Conceived as a way to inspire parents, teachers, and caregivers to take children out of doors for physical activity and to learn, Story Walk helps build children's interest in reading while encouraging a healthy activity for the entire family. Look for the start of the Story Walk to the right of the front door on School Street. Travel around the perimeter of the library building, ending on the south side of the building. There will be 18 posts to read. Please social distance if others are around.

**VIEW DUNBARTON ARTISTS ONLINE** Enjoy the beautiful Virtual Art Wall at [www.dunbartonlibrary.org/virtual-art-wall.html](http://www.dunbartonlibrary.org/virtual-art-wall.html)

**THE LIBRARY** is happy to accept your book returns. Curbside No Contact Returns will be accepted Tues-Fri, 10am to 4pm and Sat 10:00 am to 2pm. Please don't use the book drop.

**DUNBARTON CONSERVATION AREAS** Remember, you can always head outside and get some fresh air and a fresh perspective on life by enjoying one of Dunbarton's three conservation areas. Go to the area descriptions and maps online at [DUNBARTONCONSERVATION.ORG](http://DUNBARTONCONSERVATION.ORG).

## BOW ROTARY CELEBRATES 50 YEARS!



For the Rotary year of July 2020, through June 2021, the Bow Rotary Club plans a series of events to celebrate its 50 years of existence and service in the Bow community. All Rotary Clubs are part of Rotary International, which covers not only the United States, but in 200 countries throughout the world with its 1.2 million members serving their respective communities in 35,000 Rotary Clubs.

### Part Three: Early Projects

From the beginning, Bow Rotary has been deeply involved in service to Bow children, their schools and families, as well as in the wider community and globally. Proceeds from the Club's fund-raising efforts were used in a variety of ways to serve others.

Early projects included a dental program for grades K-3, funds for baseball equipment, PeeWee football jackets, and fencing and a backstop at Gosling Field, among many others.

Scholarships for high school students and sending boys and girls to summer camp and special needs camps, have always been a top priority for the Bow Rotary Club.

In Bow, Rotary initiated a ski/skate exchange, which became the Winter Sports Sale. Along with the Bow Men's Club, Bow Rotary coordinated the Spring Carnival. Many of the Club's charter members spent cold Friday nights supervising skating at the Town Pond. Bow Rotary also published the first town map of Bow, and was instrumental, along with the Heritage Commission, in renovating the kitchen and the meeting room of the Old Town Hall. Previously the building had been used to store items no longer important to the Town and had fallen into significant disrepair.

Service hasn't been limited to Bow; the Bow Rotary Club pledged and delivered a significant sum to the Concord Hospital Capital Campaign in the late 1970s. And the Bow Rotary Club made contributions to the world-wide Rotary effort to eradicate polio.

The Bow Rotary Club is always looking for people who want to give back to their community. Are you interested? The Bow Rotary Club, which includes Bow and Dunbarton residents, anyone who works in Bow or any adjoining towns. We meet every Friday morning from 7:15 to 8:30 am at the Bow Old Town Hall on Bow Center Rd. We would love to see you there once we are back to meeting regularly. Currently our weekly meetings are held on Zoom and you are welcome to join us on Zoom in the interim.

Please check our website at [www.bowrotary.org](http://www.bowrotary.org) for our meeting schedule and details. Alternatively, you can contact our President, Matt Gatzke at: [mmsgatzke@gmail.com](mailto:mmsgatzke@gmail.com) or (603) 496-9044.

## YOUTH ORGANIZATION FAIR

BOW, NH

### August 22 • 9am - Noon

Gosling Field @ Hanson Park

HOSTED BY CUB SCOUT PACK 75

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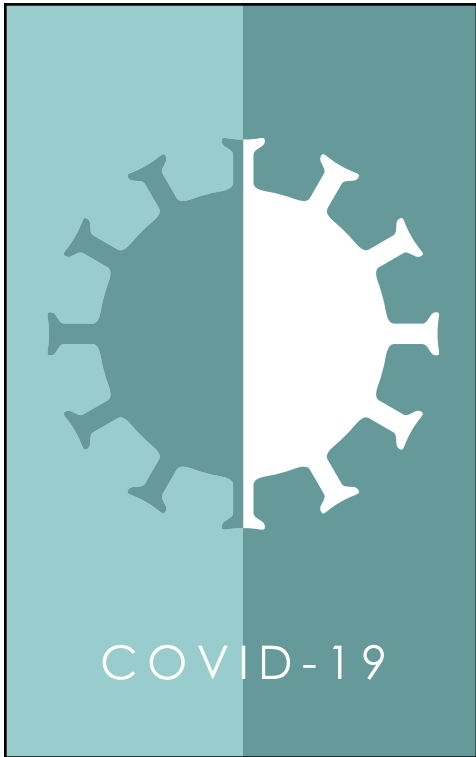
Come learn about the wide variety of fun boys and girls can join. There will also be fun activities for the kids. With so many groups in one place, you are guaranteed to find excitement!

MORE GROUPS MAY BE ADDED AT A LATER DATE

Each of our groups is dedicated to developing character, citizenship and personal fitness within youth. But most of all, we are committed to **FUN!!**

**STAY SAFE!**  
Please wear a mask to ensure safety and set a good example for the kids. Thanks!





RESULTS OF JULY SURVEY – Have You Started to Go Out and About Again?

Answered 91 Skipped 0

ANSWER CHOICES

Yes, with social distancing and other safeguards, like masks

8.79%

Only when necessary

18.68%

On a limited basis, mostly indoors

37.36%

No, it's not safe

7.69%

I'm not sure

25.27%

Not at all likely

2.20%

TOTAL

0% 10% 20% 30% 40% . . .

Level I - Snap Happy



How to get your DSLR off auto and on to better pictures...

In this two-day class session you will learn the What, How, and Why behind your camera settings, as well as tips and tricks for making better pictures.

When: Tuesday, September 15 & 22 7:00-8:30 pm  
Location: A Bow Town Building to be determined  
Cost: \$55 Bow Resident \$60 Non Resident

Level II - Beyond the Basics

Know how to use your camera but want to take your photos to the next level? If you understand how to operate your camera in manual mode then lets go Beyond The Basics in this next level class. Learn with hands-on guided training of composition techniques, selective focus, varied lighting, and white balance.

When: Tuesday, October 6 & 13 7:00-8:30 pm  
Location: A Town Building to be determined  
Cost \$55 Bow Resident \$60 Non Resident

INSTRUCTOR: Mary Noce Please wear a mask.

For information go to www.bownh.gov or call 603-228-2230



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Anna Mae Bullock was born in Nutbush, TN in 1939. Little did her family know that she would become one of the best selling recording artists of all time, and amass a net worth of \$250 million dollars with her powerful vocal chords, her energetic stage performances and her gravelly voice.

Her musical career began in 1958 when she married Ike Turner and changed her name to TINA TURNER. The musical duo of Ike and Tina Turner created huge hits with “River Deep - Mountain High” in 1966, and “Proud Mary” in 1971. The couple separated in 1976 and Tina became a solo artist who became even more successful with her mega hits “What's Love Got To Do With It” in 1984, and “Simply The Best” in 1989. She became the first female recording artist in UK chart history to score top 40 hits over SIX decades (from the sixties through 2010). In the US, she won 12 Grammys, 3 Grammy Hall Of Fame Awards, was inducted into the Rock 'n' Roll Hall Of Fame, and is the recipient of the “Kennedy Center Honors” award.

Besides her profound musical talent, Tina also had her own unique choreography and dance moves that always featured her shapely legs. She is in an elite group of ladies with famous legs (along with Betty Grable, Marliyn Monroe and Jennifer Lopez) who had her legs insured by Lloyds of London. She always wore leg-baring outfits. And anyone who saw her TV ad for Hane's pantyhose would conclude that “I want legs like hers!” In her 1986 autobiography, Tina said “I always had long legs.” She is the oldest person ever to appear on the cover of VOGUE magazine in 1973.

Who hasn't enjoyed Tina Turner's show-stopping voice, her dance moves, her legendary hair, her sex appeal and her career longevity? Tina, you truly are “Simply The Best.”

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# BOW GARDEN CLUB

by Joyce Kimball

The garden club may not be getting together for members' meetings these days, however we are definitely "gardening." Not only are we adding to and sprucing up our own gardens, we are faithfully attending to the "Bow Beauty Spots" that we plant and maintain around Town. Rotary Park is looking fabulous once more and the new pollinator garden located at the Town Gazebo is coming along nicely. In addition to the seven pollinator-attracting flowering bushes we planted several weeks ago, we have added several different varieties of daylilies to give the garden a little "pop of color." The daylilies were donated by Greg Marquis who has a daylily farm right here in Bow. "Thank You, Greg." Another "Thank You" goes out to the members of the Bow Fire Department who are keeping the new pollinator garden well-watered during these hot summer weeks. The window boxes were recently put back in place at the gazebo and there was an initial planting of flowers however the heavy rains did a number on them and it was necessary to do a second planting. I am pleased to say that they are now looking good and we should all be able to enjoy them as we drive by throughout the rest of the growing season.



Please log on to [www.bowgardenclub.org](http://www.bowgardenclub.org) for more information about the club or feel free to contact Membership Chairman Keryn Anderson at (603) 731-6425 / [kerynanderson@ericandkeryn.com](mailto:kerynanderson@ericandkeryn.com) or Club President Lorraine Dacko at (603) 774-3569 / [ldacko@gsinet.net](mailto:ldacko@gsinet.net). We hope to hear from you!



We are aware that some of our fellow Bow residents have taken up gardening either again or for the first time, having more stay-at-home time forced upon them by the Covid outbreak. This is apparently true for around the country. We welcome you to join the Bow Garden Club now and to continue as a member into the new year. Hopefully, we will be able to hold at least one group meeting by the end of the year, although the educational programs that we had planned for October and November, "Create an Edible Still Life Buffet" with Liz Barbour of "Creative Feast" and "The Ergonomics of Gardening" with Chelsea Dougherty, D.C., of "Southern Cross Chiropractic", respectively, have been placed "on the back burner" until further notice. Regardless, joining at this time of year (August) will only require a \$5 membership fee that will be valid until the end of the year. (A full year membership is \$20). As a BGC member you will receive the Bow Garden Club Newsletter, monthly, as well as both our state and regional organizations' newsletters (these are both quarterly publications). You will also have the opportunity to participate in any outdoor garden club activities that might be planned, i.e., field trips to public gardens, etc. and of course to help maintain the Rotary Park Garden, etc. You would be given a club yearbook full of information about the club as well as a contact list of all your fellow garden club members. We would encourage you to reach out to other members to ask them for gardening advice, to share your garden photos, planting successes or failures (?) and just maybe you will make a new friend or two. Goodness knows we need "human contact" at this point.



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- Best Real Estate Agency - Cowan & Zellers
- Best Vegetarian Fare - Concord Food Co-op
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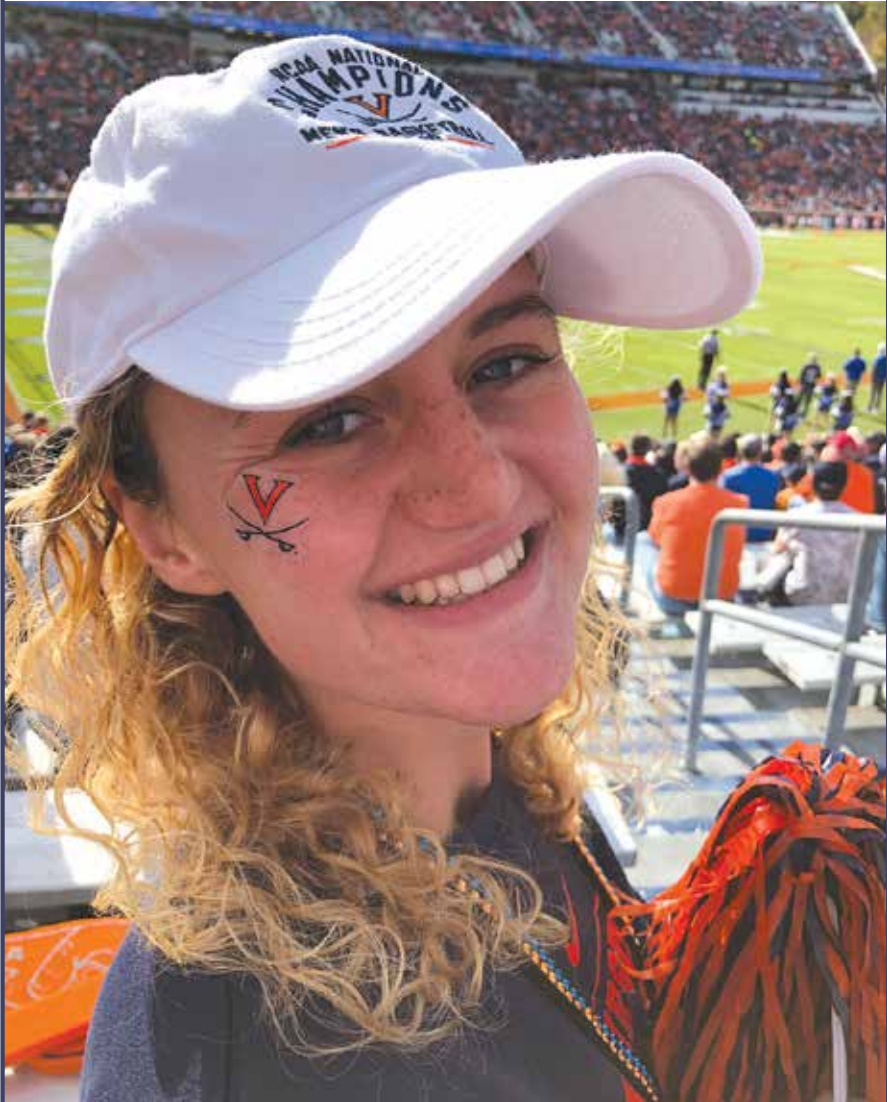
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EMMA GARFIELD GRADUATES  
from UVA College of Arts & Sciences



Emma Garfield, daughter of Mike and Kathy Garfield of Bow, graduated Phi Beta Kappa at the University of Virginia, College of Arts and Sciences, and was awarded a bachelor's degree in psychology on Saturday May 16, 2020.  
Emma is employed at Oracle, in Burlington, Massachusetts as a Business Development Consultant.



MERRIMACK COLLEGE

John "Jack" E. Rich, III

is named to President's List at Merrimack College

John "Jack" E. Rich, III, of Bow, NH, has been named to the president's list at Merrimack College for the spring semester of 2020.

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

Jack a sophomore at Merrimack College, is a Civil Engineering major with a minor in Mathematics.

Jana Stitch Wins  
Unitil Scholarship

Bow 2020 senior Jana Stitch of Dunbarton will be attending **Colorado State University** majoring in Ecosystem Science & Sustainability. She will have \$5,000 in her pocket as one of three New Hampshire winners chosen by Unitil for their 10th Annual Scholarship awards.



COVID-19 VOTING | CONT'D FROM PAGE 1

VOTER REGISTRATION:

Any Bow resident who is at least 18 years old, or who will be 18 on or before the next election day, may register to vote in person at the Town Clerk's Office at 10 Grandview Road, during regular office hours, 7:30 a.m. - 4 p.m. Monday through Friday up until the Supervisors meet which is 6-13 days before the election. Eligible voters may also register to vote with the Supervisors of the Checklist at the Polling Place on Election Day. You must bring a photo ID and if you do not have proof of residency and/or citizenship you can sign either a Domicile Affidavit or Qualified Voter Affidavit. Please call the Town Clerk's Office if you have any questions on the type of documentation required at 603-223-3980 or email [mnaik@bownh.gov](mailto:mnaik@bownh.gov).

Last day to Register to Vote at the Town Clerk's office before the State Primary is 9/1/2020 by 4:00 PM

COLLEGE STUDENTS:

If you are a college student away from home, who is not registered to vote, contact the Town Clerk's Office for an Absentee Voter's Registration Packet. You can call the office at 603-223-3980 or email [mnaik@bownh.gov](mailto:mnaik@bownh.gov).

OVERSEAS CITIZENS & ARMED FORCES REGISTRATION

Covid-19 related voting instructions from the Secretary of State at: <http://bownh.gov/DocumentCenter/View/4824/COVID-RELATED-VOTING-INSTRUCTIONS>



MERRIMACK  
COUNTY SAVINGS BANK

BARBARA SIMONEAU JOINS  
MERRIMACK COUNTY SAVINGS BANK



Barbara Simoneau

Barbara Simoneau has joined Merrimack County Savings Bank as the Assistant Vice President, Mortgage Operations Officer for Mortgage Loan Processing. In this role, she assists in leading the efforts to create more efficient processes for the Merrimack's mortgage operations department. She is based out of the Bank's Foundry operations office in Concord.  
"We're happy to have Barbara join the Merrimack's mortgage operations department," said Carol Bickford,

Senior Vice President, Residential Mortgage Lending. "Her expertise, leadership and mentorship experience serve as great assets for our organization."

Simoneau has had an extensive career in banking that spans more than 30 years. She was previously employed at Bank of NH for 27 years, and most recently managed their underwriting program.

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**BOW YOUTH FOOTBALL  
2020 DALTON J. FENN MEMORIAL  
SCHOLARSHIP RECIPIENTS  
Steven Guerrette and Chris Wheeler**

The Dalton J. Fenn Memorial Scholarship Fund is presented in memory of former Bulldog, Dalton J. Fenn, by his parents, family, friends and teammates, to recognize annually, a graduating high school senior who has been accepted to a college of their choosing and/or enlisted and cleared to serve in Army, Navy, Air Force, Marines or Coast Guard, who has exhibited strong academics, and displayed Persistence, Respect, Integrity, Dedication and Effort in contributing to the community. This year we are pleased to recognize two deserving individuals.

On behalf of the Dalton Fenn family, and the Bow Youth Football Board of Directors, we would like to congratulate Steven Guerrette and Chris Wheeler as recipients of the BYF 2020 Dalton J. Fenn Memorial Scholarship in the amount of \$1,000 each. Both recipients had phenomenal BYF and BHS football careers and both represented our PRIDE philosophy throughout their playing days.

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A successful 2020 Spring turkey harvest was recorded in New Hampshire. Hunters harvested a total of 5,719 turkeys. The results reflect an increase of 643 turkeys.

The youth hunt weekend resulted in a total harvest of 500 turkeys. That is an increase from 424 birds last Spring. Large gobbler's were abundant this Spring. The heaviest recorded were between 24 and 29 pounds. A total of 61 gobbler's weighing either 24 or 25 pounds were checked in. I'm not sure if there were more birds or more hunters or both.



Due to the COVID-19 public health emergency, the N.H. Fish and Game Department instituted an online registration regulation relative to Turkey Registration for the 2020 Spring Turkey Hunting Season Only.

Since this Summer has been so hot, the fish are down in deeper water. On Lake Sunapee, the Salmon are down around 25 feet and the Lake Trout are down about 40 or 50 feet. Even the Bass are down deeper than usual. Reports from Sunapee are that average Lake Trout are being caught. No real wall hanger's yet.

On Winni, the Salmon are also down about 25 to 30 feet. The bulk of the catch is Rainbow Trout, some of which are 20 inches. One issue that is getting worse on the big lake is the rapid increase of Rock Bass. This fish multiplies quite fast and is a direct threat to our Salmon. The Rock Bass feed heavily on the Smelt, which the Salmon really rely on for their diet.



On the Brook Trout front they are also down 20 to 30 feet. This is where that super sink-fly line pays big dividends. One pond that we are fishing is absolutely full of Trout. I'm not sure if someone made a mistake, or if they had to clean a hatchery, but I'm not complaining!



Note from the fly box... the Green Head Caddis was our best fly last month. It was followed closely by the Atomic 88, Red Demon, and the Usual.

Deer sightings have increased with more showing up in the North.

See you on the Water  
RON



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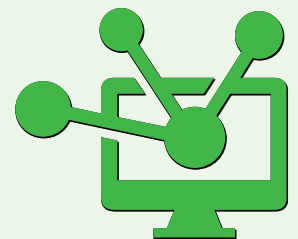
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# IRS RELEASES THE TOP SCAMS OF 2020

BY BEN KINIRY, ESQ.

Are you susceptible to being scammed? Many of us would tend to believe that we are not. The reality is that many people have been scammed and everyone is potentially a prey to the criminals working hard to relieve us of our hard-earned money.

On July 16, 2020 the Internal Revenue Service announced its annual “Dirty Dozen” list of tax scams that target taxpayers. I would encourage you go to <https://www.irs.gov/newsroom/dirty-dozen> and read about all twelve of the scams, it may just save you from becoming a victim (see link below). Following are a few of the scams discussed in the IRS announcement.

### SENIOR FRAUD:

Senior citizens and those who care about them need to be on alert for tax scams targeting older Americans. The IRS recognizes the pervasiveness of fraud targeting older Americans along with the Department of Justice and FBI, the Federal Trade Commission, the Consumer Financial Protection Bureau (CFPB), among others.

Seniors are more likely to be targeted and victimized by scammers than other segments of society. Financial abuse of seniors is a problem among personal and professional relationships. Anecdotal evidence across professional services indicates that elder fraud goes down substantially when the service provider knows a trusted friend or family member is taking an interest in the senior’s affairs.

Older Americans are becoming more comfortable with evolving technologies, such as social media. Unfortunately, that gives scammers another means of taking advantage. Phishing scams linked to Covid-19 have been a major threat this filing season. Seniors need to be alert for a continuing surge of fake emails, text messages, websites and social media attempts to steal personal information.





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### FAKE PAYMENTS WITH REPAYMENT DEMANDS:

Criminals are always finding new ways to trick taxpayers into believing their scam including putting a bogus refund into the taxpayer’s actual bank account. Here’s how the scam works:

A con artist steals or obtains a taxpayer’s personal data including Social Security number or Individual Taxpayer Identification Number (ITIN) and bank account information. The scammer files a bogus tax return and has the refund deposited into the taxpayer’s checking or savings account. Once the direct deposit hits the taxpayer’s bank account, the fraudster places a call to them, posing as an IRS employee. The taxpayer is told that there’s been an error and that the IRS needs the money returned immediately or penalties and interest will result. The taxpayer is told to buy specific gift cards for the amount of the refund.

The IRS will never demand payment by a specific method. There are many payment options available to taxpayers and there’s also a process through which taxpayers have the right to question the amount of tax we say you owe. Anytime a taxpayer receives an unexpected refund and a call out of the blue demanding a refund repayment, they should reach out to their banking institution and to the IRS.

Cont’d | Page 22

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## KEEPING TRAILS BEAUTIFUL

Happy summer from Bow Open Spaces! With more sunny days ahead, our trails are seeing more and more visitors enjoying the outdoor spaces in our home town. Have you ever wondered how the trails in Bow are maintained? Or how you can help be a good steward of our land to maximize enjoyment while still protecting the natural environment?

### TRAIL FAQs:

➔ Where can I find maps?

- ◆ Go to the Bow Open Spaces website ([bowopenspaces.com](http://bowopenspaces.com)) and click on “properties/ trails” to find maps for each of the town forests. Maps are also available on the town’s website under Recreation.

➔ How are trails maintained in Bow?

- ◆ Many groups collaborate; wide trails (10 feet wide) are maintained by the Bow Pioneers snowmobile club, while narrower trails on the town’s conservation easements are maintained by Bow Open Spaces. All maintenance is done by volunteers! Want to help out? Reach out to [trails@bowopenspaces.com](mailto:trails@bowopenspaces.com).

### FOREST STEWARDSHIP

The trails in our town forests are carefully planned to create plenty of recreational routes and options, while also protecting natural resources and wildlife habitats. You can help us care for these open spaces by staying on the trails and not building new trails on town land without permission. If you would like to get involved with trail maintenance or you have an idea to improve our trail network, contact [trails@bowopenspaces.com](mailto:trails@bowopenspaces.com).

**See you in the woods!**

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## RIDING MOWER BURSTS INTO FLAMES IN BOW



Just as he finished mowing his lawn, and only six feet from the shed the mower is stored in, a burst of flames shot up in front of Randy Barnes. Luckily the Parson’s Way resident had a nearly empty gas tank and he was not yet in the shed where several propane tanks are also stored.

Randy and Debra Barnes thank the Bow Fire Department for their prompt help. The cause of the fire is under investigation. Mr. Barnes was not injured, but the mower is a total loss.



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# BOW POLICE LOG

by Chief Margaret Lougee

## JULY 2020 ARREST LOG

- 7/4** Adult was taken into protective custody; Zabibu Rushigira, 36, Jacksonville, FL, received a summons for driving after revocation/suspension
- 7/5** Hope Cassin, 29, Pembroke, was arrested for disobeying an officer, driving after revocation/suspension; subsequent offense, and license prohibitions
- 7/8** Jonathan Evans, 30, Concord, was arrested on a bench warrant for criminal trespass
- 7/9** Corriana Liberty, 22, Manchester, was arrested on a warrant for unsworn falsification
- 7/10** Sebastian Vollmer, 23, Denville, NJ, was arrested for theft by unauthorized taking
- 7/16** Shane Donahue, 21, Litchfield, received a summons for driving after revocation/suspension
- 7/17** Madeline Lawrence, 30, Concord, was arrested for driving after revocation/suspension, disobeying an officer, failure to display plates, unregistered vehicle, and breach of bail
- 7/18** Jessica Harvey, 31, Manchester, was arrested on four counts of possession of a controlled drug, a bench warrant for disorderly conduct, and a warrant for failure to appear
- 7/19** A juvenile was arrested for operating without a valid license; Three juveniles were taken into protective custody
- 7/21** Robert Wasowski, 31, Bow, was arrested for disobeying an officer, driving after revocation/suspension; subsequent offense, and bench warrants for driving under the influence and driving after revocation/suspension
- 7/22** Daniel Vangalder, 23, no fixed address, received a summons for disorderly conduct
- 7/23** Matthew Morrell, 33, Charlestown, received a summons for driving after revocation/suspension
- 7/25** Peter Sherman, 49, Claremont, was arrested for possession of a controlled drug; Mary Ann Foreman, 37, Newport, was arrested as a fugitive from justice; Katie Miner, 46, Dunbarton, was arrested for possession of a controlled drug
- 7/26** Christopher Roy, 37, Hooksett, was arrested on a warrant for violation of a protective order; Brian LeBlanc, 46, Bow, was arrested on a warrant for domestic violence
- 7/27** Todd Cashman, 51, Concord, was arrested for driving after revocation/suspension; subsequent offense
- 7/28** Mark Sabino, 53, Manchester, was arrested for driving after suspension/revocation; Shawn Ketchum, 36, Bow, was arrested for domestic violence; simple assault, and domestic violence; obstructing report of crime/injury
- 7/29** Levon Blue, 34, Hopkinton, received a summons for driving after revocation/suspension
- 7/31** Anas Kenzou, 33, Manchester, was arrested for driving after suspension/revocation; subsequent offense, and a bench warrant for theft by unauthorized taking; Spencer Allaben, 19, Bow, received a summons for unlawful possession/intoxication; Dennis Hayes, 37, Concord, was arrested for robbery

## THOUGHT FOR THE DAY

“Freedom is not a state; it is an act. It is not some enchanted garden perched high on a distant plateau where we can finally sit down and rest. Freedom is the continuous action we all must take, and each generation must do its part to create an even more fair, more just society.”

Congressman John Lewis



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## JULY 2020 REAL ESTATE SALES IN BOW

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11 Clough Road	3 BR   3 BA	1.03 acres	1939 sq ft	\$339,000
23 Stone Sled Lane	2 BR   2 BA	CONDO	1673 sq ft	\$349,900
28 Stone Sled Lane	2 BR   2 BA	CONDO	1622 sq ft	\$350,000
59 Page Road	5 BR   3 BA	1 acre	2330 sq ft	\$360,000
3 Blevens Drive	4 BR   3 BA	2.0 acres	2457 sq ft	\$364,000
4 Cedar Lane	3 BR   3 BA	2.85 acres	984 tsq ft	\$375,000
50 Evangelyn Drive	2 BR   2 BA	CONDO	1737 sq ft	\$387,000
14 Cedar Lane	4 BR   4 BA	2.24 acres	3000 sq ft	\$425,000
16 Laurel Drive	3 BR   3 BA	2.40 acres	2899 sq ft	\$425,000
2 Asa Drive	4 BR   3 BA	2.92 acres	2271 sq ft	\$536,000
7 Abbey Road	4 BR   4 BA	2.07 acres	3489 sq ft	\$549,900
8 Crescent Drive	4 BR   4 BA	4.08 acres	4778 sq ft	\$865,000

## JULY 2020 REAL ESTATE SALES IN DUNBARTON

5 Stephanie Road	4 BR   3 BA	2.70 acres	2719 sq ft	\$535,000
8 Ray Road	3 BR   2 BA	5.01 acres	1988 sq ft	\$340,000
10 Stark Lane	5 BR   3 BA	2.39 acres	2627 sq ft	\$365,000
182 Mansion Road	3 BR   2 BA	5.22 acres	2754 sq ft	\$417,000
163 Grapevine Road	3 BR   2 BA	6.52 acres	2999 sq ft	\$419,106
19 Twist Hill Road	3 BR   3 BA	6.6 acres	2650 sq ft	\$541,900



OBITUARIES



KAY J. HELMS

Kay J. Helms, 89, of Bow passed away surrounded by her children and much love on June 1, 2020, after a brief illness. Kay was born in Grand Island, Nebraska on November 24, 1930, to parents, Clinton and Louise John. Her one brother, Clinton W. (“Bud”) John, predeceased her in 2003.

Kay graduated from Duke University in 1952 where she also met her first husband, Charles A. Williams. Together, they raised their family of three children, Gregg, Kim, and Tracy, moving from North Carolina to Ohio, and then Massachusetts. Many years later, Kay moved to Florida, where she met Elmer T. Helms. They married on October 15, 1983, and later purchased a home at Windchimes in Bow. For many years, Kay and Elmer traveled back and forth between New Hampshire and Florida.

Kay’s variety of interests included being a gourmet cook and an enthusiastic bridge player. She hosted memorable dinner parties for family and friends, traveled the world with Elmer from Antarctica to the Amazon, loved fashion and shopping, and was a voracious reader, becoming a well-known patron at the Baker Free Library in Bow.

Kay was a joy to everyone around her, all drawn to her magnetic, vibrant personality, positivity, sharp mind, charm, and genuine love of life. She lived her life as a strong, independent woman, who truly inspired her three children and their spouses, Gregg and Judy Williams, Kim and John Williams, and Tracy and John Lawrence and five grandchildren, Natalia, Laura, Nate, Courtney, and Hannah.

The Baker Free Library in Bow, NH will be adding an outdoor bench and plaque at their entrance in Kay’s memory. Per the library’s request, all checks to contribute to this memorial should be made payable and mailed to: Tracy Lawrence 138 Skyline Drive Acton, MA 01720.

Kay was a long-time parishioner of St. Paul’s Episcopal Church in Concord. Due to current pandemic restrictions, plans will be forthcoming for a future memorial service to celebrate Kay’s beautiful life.

DENNIS V. MOSBECK

Dennis V. Mosbeck of Bow, the kindest, most gentle man you could meet, loved by so many, passed away in the loving arms of his daughter Amanda on July 23, 2020, at Concord Hospital after a valiant recovery effort from a lung infection.

Dennis could make anyone laugh with little effort, was always willing to lend a hand or the right tool, share his knowledge, and make you laugh with his stories over a cold beer. His personality was magical, he had an inspiring passion for life, always in a great mood, nothing ever got him down or discouraged him.

Dennis was born in Rainy River, Ontario and was a lifelong student beginning with an Electrical Engineering Degree from University of Manitoba in 1963 then pursued various degrees and certifications at University of Waterloo, 1965, Kent State University, 1970, and Northeastern University, 1980.

He met the love of his life and married Dionia (Gushulak) in July, 1965. Together they emigrated to the United States, settled in Galion, Ohio whilst Dennis worked for North Electric. After the birth of their son, the family moved to Massachusetts, daughter Amanda was born and Dennis worked for LFE Corporation. During his time there he was the recipient of the Most Major New Product of the Year award by the Society of Professional Engineers in 1984. Later, he and his family relocated to New Hampshire.

Dennis and Dionia loved motorcycle touring North America together, and always looked forward to a good road trip. His wanderlust took him around the world to Tahiti, Australia, Bora Bora, Tasmania, Southeast Asia, India and Europe. He loved fishing, was an enthusiastic philatelist, collected and restored antique Juke Boxes and pinball machines.

Predeceased by his wife Dionia, and his parents Chester and Astrid, Dennis leaves his son, Clinton of Bucyrus Ohio; daughter, Amanda of Bow and her husband, Dev of Calcutta, India; grandsons Robert and Ryan Wrathell; nieces, nephews and cousins.

Dennis will be placed to rest at a later date, with his wife Dionia, next to his beloved mother in law, Mary, in Alexander Cemetery in Bow.

In lieu of flowers, donations may be sent in his memory to Liberty House 75 W. Baker Street, Manchester, NH 03103.

DIANA PIROSO

Diana (Blaisdell) Piroso passed away on July 30th, at the Merrimack County Nursing Home. Born November 14, 1944, and raised in East Concord, she was the daughter of Albert and Verna Blaisdell. She married F. Douglas Piroso in 1961. In 1970, the family moved to Bow. She raised 4 children and worked alongside her husband as the office manager for Doug’s Floor Service and then for Brite Magic Carpet Cleaners.

Her family and friends were the utmost important people in her life. She loved baking, gardening and a lover of animals, especially the many pets throughout her life. More than anything, she loved her grandchildren.

She was predeceased by her parents and husband.

She is survived by a brother, Jim Blaisdell and his wife, Mary; a sister, Lynn Anichiarico and her husband, David all of East Concord; her children, Doug Piroso and his wife, Beth of Bow, Denise Stevens and her husband, Bill of Loudon, Stephen Piroso and his wife, Kim of Indiana, Lisa Tibbetts and her husband, Joe of Bow and her grandchildren, Josh and Ryan Stevens, Douglas and Mark Piroso, Brandon and Madison Tibbetts, Joel, Brianna and Amber Drown and Jessica Piroso.

In lieu of flowers, donations can be made to Merrimack County Nursing Home, Concord Regional VNA or Pope Memorial SPCA.

LABOE & TASKER | CONT’D FROM PAGE 18  
PAYROLL AND HR SCAMS:

Tax professionals, employers and taxpayers need to be on guard against phishing designed to steal Form W-2s and other tax information. These are Business Email Compromise (BEC) or Business Email Spoofing (BES). This is particularly true with many businesses closed and their employees working from home due to COVID-19. Currently, two of the most common types of these scams are the gift card scam and the direct deposit scam.

In the gift card scam, a compromised email account is often used to send a request to purchase gift cards in various denominations. In the direct deposit scheme, the fraudster may have access to the victim’s email account (also known as an email account compromise or “EAC”). They may also impersonate the potential victim to have the organization change the employee’s direct deposit information to reroute their deposit to an account the fraudster controls.

BEC/BES scams have used a variety of ploys to include requests for wire transfers, payment of fake invoices as well as others. In recent years, the IRS has observed variations of these scams where fake IRS documents are used in to lend legitimacy to the bogus request. For example, a fraudster may attempt a fake invoice scheme and use what appears to be a legitimate IRS document to help convince the victim.”

U.S. Department of the Treasury. Internal Revenue Service. (July 16, 2020). News Release (IR-2020-160): IRS unveils “Dirty Dozen” list of tax scams for 2020; Americans urged to be vigilant to these threats during the pandemic and its aftermath. Retrieved from <https://www.irs.gov/newsroom/dirty-dozen>.

This information does not constitute legal advice.





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**BOW CUB SCOUTS HELP IN THE FIGHT AGAINST COVID-19**



The Cub Scouts in Pack 75 of Bow are helping schools fight back against the spread of COVID-19 by building 500 Desk Shields to act as physical reminders for the need to stay apart.

As schools prepare to open, many districts are finding ways to keep students, teachers and families safe. The Cub Scouts in Bow have stepped forward and volunteered to build desk shields for Bow Elementary School. These shields will act as physical reminders for the students in the K-4 school of the need to stay apart.

The desk shields will be constructed by members of the Cub Scouts and other youth in the community. It will be an empowering way for the boys and girls in town to make a difference and help fight back against COVID-19.

To donate for materials needed to construct Desk Shields go to:  
[https://cub-scout-pack-75.square.site/product/BES\\_Desk\\_Shield/33?cs=true](https://cub-scout-pack-75.square.site/product/BES_Desk_Shield/33?cs=true)

**The Bow Times**

can be picked up at these 28 locations!

- |                              |                                  |
|------------------------------|----------------------------------|
| Baker Free Library           | Flanagan's South Ender Deli      |
| Blue Seal Feeds              | 7 Eleven on 3A                   |
| Bow Mobil                    | Hampton Inn                      |
| Bow Recreation Building      | Individual Fitness               |
| Bow Town Offices             | Johnson Golden Harvest           |
| Chen Yang Li                 | Lakehouse Tavern                 |
| Colonial Village Supermarket | Merrimack Co. Savings Bank       |
| Cracker Barrel-Hopkinton     | Nina's Bistro, Hall St., Concord |
| Concord Chamber of Commerce  | Pages Corner Store               |
| Concord Food Co-Op           | South Street Market              |
| Crust and Crumb              | Sugar River Bank, Concord Hts.   |
| Dimitri's Pizza              | Tucker's Restaurant              |
| Dunbarton Town Office        | Veano's, Manchester St.          |
| Everyday Café                | White Rock Senior Center         |

**CCEH'S 1ST ANNUAL BLUEGRASS BBQ ROCKED!**

The live music was incredible, the weather was perfect, and the food was lip-smacking good! Huge thanks to the Concord Food Co-op (In-kind event Sponsor) and Bill Wilcox (of Wilcox & Barton, Inc., the event's Palladium Sponsor) and his Rock House BBQ for the incredible feast! Here are just a few of the comments from guests: "This is the most fun I've had in four months!" "Best BBQ I've ever had and there was SO MUCH!" "The brisket melted in my mouth!"

This event was possible thanks to the tremendous support of our community - all of the event's volunteers who served meals, set-up and broke-down, the 39 local businesses who stepped up to sponsor the event, and the folks who purchased over 250 meals! Of course we are grateful to the four local bands who donated their time: *Paul Hubert, Prodigal Son, Bow Junction and Peabody's Coal Train*. If you missed out, stay tuned to [concordhomeless.org](http://concordhomeless.org) because, we'll be doing it again soon! Watch for the next one's date and location!



**"BEHEADING CAN CAUSE KIDS STRESS."**

Courtesy of the Newseum  
The Lompoc (Calif.) Record 07/26/95



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