



THE TOWN OF BOW SKATING POND IS NOW OPEN!

Grab your ice skates and mittens and come over to the Bow Skating Pond for some outdoor fun! Be sure to check the sign by the pond daily as ice conditions may vary.



The snow has melted – the ice has returned – and so have the skating enthusiasts. Photos by Eric Anderson



FOOD TRUCK LADY GIVING UP?

Kathy Needleman of Bow has an engineering degree; worked for a NASA contractor; and then went on to get her law degree. None of that prepared her for the maze of getting her food truck back at the Community Building this spring. She may give up.

In addition to practicing law, Kathy enjoys cooking for others so she bought a used Texas food truck and hoped to sell some burgers and take-out food. Last year some weeks she didn't even get her ingredients cost back she said in a recent interview.

“It's not the money, it's the attitude I am upset about. The money stays here to help pay for my Bow property tax,” she said. “This is just something I wanted to do for Bow, but I need to rethink it.”

“I went to the town manager, but the board was offended that I didn't come to them. I thought the manager manages such things.”

FOOD TRUCK LADY | Continues to page 6

HOPKINTON-CONTOOCOOK NEWS ON PAGES 10-11

POLICE SERGEANT SUSPENDED FOR CRITICISM OF MONOPOLY TOWING SWITCHEROO

Friend of Selectmen Chair Chris Nicolopoulos
Gets preference Despite Police Pushback

by Chuck Douglas

Why should public contracts be put out to bid? Because sweetheart deals with friends may not result in the best service at the best price.

For over a decade Bow Police have used a color-coded tow rotation chart for approved towing companies to be called in the event a vehicle breaks down, is in an accident, etc. The 2020 chart has 5 companies on rotation so that every five weeks Patsy's or Above All Towing, etc., could have the personnel on duty when it was their week to get the first call from Bow Police.

All of that changed in an instant when the Selectmen switched the arrangement without notice or study on November 24, 2020, over the objection of the Police Chief and the Police Department. One company has already hired a lawyer and Bow could end up in court over this.

2020 BOW POLICE TOW ROTATION

Revised 11/18/2019

MATT BROWN'S	235-1609	ABOVE ALL	520-8936
JOHN'S WRECKER	225-6266	LOUDON GARAGE	396-4150
PATSY'S TOWING	226-4600		

JANUARY							FEBRUARY							MARCH							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
			1	2	3	4							1	1	2	3	4	5	6	7	
5	6	7	8	9	10	11	2	3	4	5	6	7	8	8	9	10	11	12	13	14	
12	13	14	15	16	17	18	9	10	11	12	13	14	15	15	16	17	18	19	20	21	
19	20	21	22	23	24	25	16	17	18	19	20	21	22	22	23	24	25	26	27	28	
26	27	28	29	30	31	23	24	25	26	27	28	29	29	30	31						
APRIL							MAY							JUNE							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
			1	2	3	4						1	2	1	2	3	4	5	6		
5	6	7	8	9	10	11	3	4	5	6	7	8	9	5	6	7	8	9	10	11	
12	13	14	15	16	17	18	10	11	12	13	14	15	16	12	13	14	15	16	17	18	
19	20	21	22	23	24	25	17	18	19	20	21	22	23	19	20	21	22	23	24	25	
26	27	28	29	30	24	25	26	27	28	29	30	28	29	30							
							31														

HOW ROTATION WORKS

For at least 20 years the police have had several tow truck companies to reach out to when they or a motorist needed a tow. They have included Loudon Garage, Patsy's, John's Wrecker Service in Pembroke, Matt Brown in Bow and Above All Collision in Concord. A rotating system is used by the City of Concord and the NH State Police, the latter doing it “religiously” to avoid any favoritism.

How the towing companies operate and handle people is important to the police department that calls them as the police consider the towing company a reflection on their department. Having a known schedule affects the staffing of the five companies because you may not have a quick response or driver available if it isn't your week.

Well respected local attorney Peter G. Callaghan said in a December 21, 2020, letter to Chief Margaret Lougee: “Above All Collision has been providing towing services to the Town for over ten years and has provided excellent service. It has two employees who are residents of Bow and it has made financial commitments (for vehicles and personnel) based on the expectation it would continue to provide towing services to the Town.”

Callaghan said “other companies have shared the load and a reliable system has been utilized that has provided top service at a fair cost to the Town. Despite this, the Board decided at its November 24, 2020, meeting to designate Matt Brown's Truck Repair as the primary towing company.”

POLICE SARGEANT SUSPENDED | Continues to page 14

WINNER OF 6 NH PRESS ASSOCIATION AWARDS

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

LOW TAXES ARE THE RESULT OF LOW SPENDING

The Bow Times

Publisher - The Bow Times, LLC
 Editor - Chuck Douglas 224-1988
 Co-Editor - Debra Douglas 496-0265
 Sales and Prepress Design -
 Nadeane Mannion 715-8106
Nmannion1@comcast.net
 Technical Editor - Denise Ehmling
dehmling@thebowtimes.com
 Medical Editor - Richard Johnson, MD
 Travel Editor - Chase Binder
 Food Editor - Debra Barnes
 Wine Editor - Annie Kenney
 Staff Cartoonist - Jay Martin
 Contributing Writers:
 Joyce Kimball, Faye Johnson,
 Donna Deos and Jacki Fogarty
 Photographs - Eric Anderson
 Printer - Gannett Pub. Services

Mailing address for news or notices: 40 Stone Sled Lane, Bow
Email: info@thebowtimes.com

DEADLINES: 1st of the month;
 classifieds must be prepaid - cash or a
 check made payable to The Bow Times.

ADVERTISEMENT ERRORS:
 We will be responsible for errors in
 advertisements only to the extent of
 correcting the same in the next issue
 using space equal to the items in error.

LETTERS POLICY: We will print
 letters to the editor on a space available
 basis. Letters should be no more than
 200 words, typed or e-mailed. Letters
 must be signed with an address.

PHOTO SUBMISSIONS: We encourage
 individuals and groups to submit
 photos of their events or activities, by
 email or call the Technical Editor.

CORRECTIONS POLICY: We strive
 to present accurate news reports. We
 will correct factual inaccuracies in our
 coverage. We encourage readers to tell
 us if we have made a mistake.

Postal Information: Bulk rate postage
 paid at Portsmouth, N.H. Postmaster.
 Send address changes to the Bow
 Times Permit #130.

**A proud member of the New
 Hampshire Press Association**

EDITORIALS

DOUBLE STANDARD AND THE OLD BOY NETWORK IN BOW

What a difference a friend makes. If you are Matt Brown you have the Chairman of the Board of Selectmen, Chris Nicolopoulos, push the police to put you in a favored towing position. But if you submit a renewal request for the food truck spot and fill out all of the paperwork you are told, okay well, thanks but we want competition so it's out to bid. This is outrageous.

Bow's elected officials keep saying they want to be business friendly but the way they have jerked around the food truck lady is over the top. Last year they wanted her at the very back of the huge parking lot around the Community Building where no one would see her. They then grudgingly moved her closer to Bow Center Road.

Next the selectmen wanted her gone by 6:00 PM, but most people driving home from work preferred more chance to swing in for to-go dinners so closing was moved to 7:00.

She was asked to be there for the Bow Rotary Concerts at the gazebo on Sunday nights and the Rotary pleaded with her to move the truck to the old fire station side of the building. Logical.

Kathy Needleman thought it was okay because most of the selectmen are in Rotary, as is the town manager. But along came Chris Nicolopoulos who chewed her out for accommodating Rotary. As Kathy said, "it shouldn't be this hard."

While the selectmen are all food truck experts not one of them has stopped to order something and see first-hand her operation.

Now that it is "out to competitive bid" I can't wait to see the flood of bidders dying to come to business-friendly Bow.

How will the bidders be told about the restrictions and long list of requirements? Will the town buy ads in this and other papers or will it be word of mouth? I can't wait to see what Dave Stack comes up with.

Frankly no one should even bother unless the truck can be parked on the corner of the Knox and Bow Center Road for better visibility in all four directions. The firemen used to park there and no one does now, nor are fire trucks leaving the building.

It would also help if you had a friend on the board to grease it through in one quick meeting.

DERANGED PRESIDENT FINALLY GONE

One would have to be very delusional to the level of King George III madness to believe Donald Trump had the election stolen from him. But he truly believes it despite all evidence to the contrary.

As Exhibit 1 for civil commitment is the call to Georgia Secretary of State Brad Raffensperger on January 2 when Donald Trump literally said, "as you know we won every single state." That may come as news to the voters of New Hampshire, Vermont, Massachusetts, etc. And even better he said "we won the house" which is a surprise to Speaker Nancy Pelosi.

Prior to that delusional call Trump on December 20 tweeted about the "Big protest in DC on January 6th. Be there, be wild!" And it was so.

On January 6 Trump addressed his fervent cult followers to march to be sure Vice President Mike Pence did the right thing and ignored the count in Arizona, Georgia, Pennsylvania, etc. In other words, there was no 7,000,000-vote margin for V.P. Biden but in fact a Trump landslide. That result would have made the Maduro election fraud in Venezuela when he "won" his first election look like child's play.

On January 6 the President of the United States actually exhorted his supporters "to fight like hell." Then he said to "walk down to the Capitol" and said, "and I will be with you" to his assembled supporters to make sure the Vice President and Congress "stopped the steal." Of course, the brave Mr. Trump never showed up for his faithful minions.

He said his alleged loss was due to "explosions of bullshit." Tell that to the 50 Secretaries of State and 538 electors who honored the count of their voters. Tell that to Trump's Attorney General, the ever-faithful William Barr, who found no evidence of fraud that would change the outcome.

Exhibit 2 for his impaired mental state is that even after the armed mob caused destruction of property and brought Congress to a standstill leaving 5 dead in its wake, Trump tweeted that they were patriots and "we love you, you're very special," and still it "was a fraudulent election." Yet last year the Black Lives Matter protesters were "thugs" and "agitators." No 'we love you' for them.

Trump's election problem was Trump, not fraud. Why else would this state elect a Republican House and Senate and give Chris Sununu 65% of the vote while Trump polled 20 points lower at 45%? Widespread fraud?

No one likes to lose, but when you do you move on. I did when Dick Swett beat me and he did when Charlie Bass beat him. Neither of us were sore losers when we didn't get re-elected to Congress.

The Trump landslide stolen election myth was fueled by him and by the QAnons, Hannitys and others on the right who keep on repeating the lie. Too many of my Republican friends still believe it despite 86 plus judges, many appointed by President Trump, who have ruled against fraud allegations across the country. Enough is enough.

But I have a deal for you. Present me with evidence that would be admissible in court of fraud to change a state's outcome and I will pay you \$1,000. Not testimony like Rudy Giuliani offered in Michigan from a blond former pole dancer, but real evidence.

Otherwise, stop repeating our deranged President's lies and move on. Our nation needs it.

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

LETTERS TO THE EDITOR

THE MISERABLE BUILDING

Reading your article about The Police Chief's vote of no confidence.

It is ironic because many years ago there was talk about a few Department Heads inquiring with each other about a no confidence vote against the Town Manager. During that time, it is interesting to note the former Finance Director was fired, the former Police Chief resigned, and the Library Director found a new job in Concord. Were these things just a coincidence?

As you educated yourself about manager Stack and it is well known amongst employees, he hates to deal with personnel issues no matter how small or big they are.

You mention a Recreation employee. Well Cindy Rose was driven out. She was at a meeting with Selectmen Chris and Colleen and Mr. Stack. During the meeting Chris called Rose "____" and Stack just sat there saying nothing.

To be on the good side of Stack you will have to laugh at all his jokes and praise him and bail him out when he does not do his job well. His current Finance Director threatened to leave, and Stack gave him a pile of money to stay. Stack was hired to bring in businesses and finish the water project on 3A Bow but failed at both. He never tried to negotiate with Concord or Hooksett with the water issue. He pawns his work onto others.

Give him credit for lasting so long at his job. Did you notice how employees' wages have skyrocketed since he became Town Manager? Many employees think it is called "hush money."

To keep the employees from leaving or complaining to the Selectmen about his keeps them quiet and the Selectmen have no clue.

One of the former Public Works employees nicknamed the Town hall "The Miserable Building" because employees are miserable working for him, but the high pay and benefits keep them from leaving.

Only when he leaves will the extent of his incompetence be known. Stack could never excel at his job like former Town Manager Jim Pitts. Stack is a high priced secretary and not a Town Manager.

Name withheld by Editor

EXIT 1 OFF-RAMP PROJECT

I am furious and extremely disappointed. I was in contact with Matt Taylor on a separate issue and asked him if there had been any updates to the Exit 1 off-ramp project. To which he replied, oh yes, the town selectmen had agreed to the state's proposal for the Modified Concept K. I am a landowner and one of the TWO abutters to the Exit 1 off ramp on Logging Hill Road. I say again, TWO abutters and after a call to the other abutter, a 100% complete and total failure to notify either of us!

This is another blatant example of the failed town management team. Power Plant, School Budget, Fire station... and most recently, just like failed management of our police department I personally do not agree with any of their concepts for the Bow off ramp. AND as a 5-+ year resident of 3 Logging Hill Road, I have provided them (Chris Nicolopoulos and the state) with a completely new concept that supports economic development and the history of Bow Mills and I have received no support or input as a landowner and abutter.

Anthony C. Foote
3 Logging Hill Rd., Bow

ENGRAVED BRICK FUNDRAISER



Bow Public Safety Building Engraved Brick Fundraiser Form

Revised January 5, 2021

Don't miss out! The Bow Public Safety Supporters are again having a brick fundraiser for continued landscaping of the Bow Safety Center. Your name or business will be engraved into a brick and will be permanently displayed at the Bow Safety Center. What a way to leave a lasting impression. Bricks are available in two sizes, 4" X 8" for \$ 75.00 and 8" X 8" for \$ 125.00. The bricks, engraved with your message, will be installed in Spring of 2021 (weather permitting).

Please place your order by April 15, 2021.

Name: _____ Telephone Number: _____

Your Address, Street: _____

City: _____ State: _____ Zip: _____

E-Mail Address: _____

For all bricks, please utilize the boxes below for your message. Utilize only one letter/character per box. Not all boxes /rows need to be filled. All lettering will be centered on the bricks. Note, engraving will be in ALL CAPITAL LETTERS. Bricks will be randomly placed in the installation.

4 X 8

8 X 8

Make checks payable to: Town of Bow with memo line to read Brick
Donation Mail to: Town Manager's Office, Attn: Tonia Lindquist, 10
Grandview Road Bow, NH 03304 Questions? Call (603) 223-3911 or email
tlindquist@bownh.gov.

JANUARY 2021 SURVEY QUESTION

Should Bow taxpayers have access to the MRI report on the police department that cost them \$9,187.40?

Yes

No

Please go to www.thebowtimes.com to fill out your survey. Results are calculated by Survey Monkey not this paper.

DL&G

DOUGLAS, LEONARD & GARVEY, P.C.

Employment Law Sexual Harassment
Auto Accidents Personal Injury
Medical Malpractice Criminal Defense (DUI/DWI)
Workers' Compensation Family Law

14 South Street, Concord, NH 03301
PHONE: 603-224-1988 WEBSITE: www.nhlawoffice.com

CENTURY 21[®]

Circa 72, Inc.



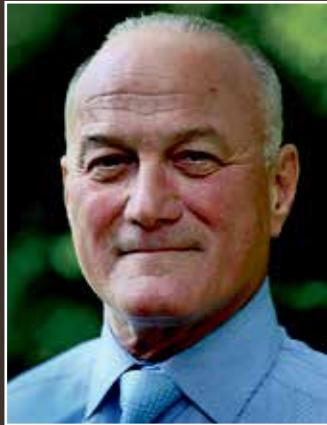
If you're looking for an expert Real Estate Professional in Bow, look no further than your neighbors right here!



STEVE DeSTEFANO, Broker
603-496-3674
sdestefano@aol.com



JOANNE CHERGEY, Realtor
603-496-8291
jchergey@c21nh.com



JIM BURK, Realtor
603-738-4788
jburk@c21nh.com



CASEY DeSTEFANO, Realtor
603-496-8300
cdestefano@c21nh.com



DONNA MORRISON, Realtor
603-491-6527
dmorrison@c21nh.com

46 Pleasant Street, Concord, NH 03301 Phone: 603-224-3377 • www.c21nh.com



**PROVIDING PEACE OF MIND
ONE FAMILY AT A TIME!**



ELDER LAW + ESTATE PLANNING
PROBATE LAW + VETERANS PENSION
SPECIAL NEEDS TRUST/DISABILITY PLANNING
CONSERVATORSHIPS/GUARDIANSHIPS
ASSET PROTECTION/MEDICAID PLANNING

9 Van Ger Drive, Bow, NH 03304 Tel: (888) 471-2903
Email: Ben@KiniryLawFirm.com www.kinirylawfirm.com

2021 - A TIME TO ACT IF THERE EVER WAS ONE!

If we learned anything at all from the year 2020, it is we are not able to predict what the future holds. Unfortunately, this includes your health, as well as retention of your capacity to establish an Estate Plan (the one you have been putting off for, well, a long time now) and 2020 was your wake-up call and in no uncertain terms told you – it is time to act!

“A new year a new you!” is what I heard proclaimed on the radio earlier this year. Of course, they were discussing new-year’s resolutions and the sense of a new opportunity many of us have when the clock strikes midnight on December 31 each year.

My primary New Year’s Resolution has to do with putting aside time to train for the 2021 Atlantic City 70.3 Ironman event while maintaining my status as a good husband and father (I hope the world opens-up for business by then). What is your New Year’s Resolution?

This writing is intended to encourage those of you who have been putting off setting up an estate plan for years, or even decades, to grab this new opportunity to plan. I am writing to those who have thought about conducting estate planning (or having your plan reviewed/updated/amended) on many occasions over the years and have even discussed this topic with their spouse and friends. This is for the person who in the context of a discussion on the topic would be agreeable and say “yes, I need to get that done” and mean it, but somehow still lets it fall by the wayside. If you are not that person, perhaps your New Year’s Resolution should be to become that person.

Well, here I am, another voice beating the estate planning drum, hoping to awaken your desire to protect yourself, spouse, and family by establishing an

estate plan (if you do not know what I mean by “protecting” your family, then there are things you do not know, but should). It is a new year, a fresh start for you, and a meaningful resolution for you would be to get your affairs in good order, if not for your own sake, then for your loved ones (a significant part of planning is about them after all). Will you follow through? I hope you do and wish the new you luck in accomplishing this and any other goals you have for 2021.

If you do not know what an estate plan consists of, or do not know what questions to ask in a consultation, do not concern yourself – we make it our business to explain much of what an estate plan should consist of in our consultations and are always happy to respond to all questions our clients have.

Another great resource for knowledge on this topic is at your fingertips. I have been writing articles for the Bow Times on a monthly basis (more or less) since the early 2015 and if you were to take the time to read them all you would be well on your way to knowing the topics of most concern. I invite you to go to: <http://thebowtimes.com/news> to view all of them.

Also, if you are considering setting aside time to come in and see us, it may be useful to review my December 2020ast month’s article, which contains a basic checklist of items to discuss. Feel free to print off the checklist to help facilitate our conversation. I look forward to assisting you in achieving one of your most important New Year’s Resolutions.

The information provided in this article does not constitute legal advice. Really, it is more of a call to action, a form of encouragement to move you to act.



Sugar River Bank
CELEBRATING 125 YEARS AS YOUR HOMETOWN BANK

Local Decisions. Local Lending. Pre-Approvals Start Here.

Buying a house can be stressful. At Sugar River Bank, we will make your home buying experience a lot easier. So before you find the perfect home, contact Ellen Lessard to get the process started.

She's committed to taking care of all your mortgage needs.
ELLEN LESSARD
Mortgage Loan Originator
189 Loudon Road, Concord, NH
NMLS #1597160
603.227.6011
elessard@sugarriverbank.com

Sugar River Bank Locations • 800.562.3145
Newport • Warner • Concord • New London
Sunapee • Grantham

Member FDIC • Equal Housing Lender

WAYS TO PAY OFF CREDIT CARD DEBT

The average U.S. consumer carries a credit card balance of nearly \$6,200, not an amount most can quickly come up with.

DEBT AVALANCHE METHOD

This method can help you save money on interest. After making minimum payments on all of your credit cards, put some extra money on the card with the highest annual percentage rate (APR). Once it's paid off, move to the card with the next highest APR, and so on. This will allow you to decrease the total amount you'll pay by reducing the amount of interest you accrue.

SNOWBALL METHOD

While getting rid of high interest debt first makes more sense financially, it can be hard to stay motivated if that card's balance is high and taking a long time to pay off.

With this method, you put extra money toward the credit card with the lowest balance while continuing to make minimum payments on the rest of your cards. After that card is paid off, apply the extra funds to the card with the next lowest balance, and so on. You will pay more in interest in the long run, but you'll see progress paying off cards sooner, which can encourage you to keep going.

DEBT CONSOLIDATION

If you have a good credit score, it might make sense to look into debt consolidation.

One way is by getting a balance transfer card that comes with an introductory 0% APR for a set period. During this period, which can last as long as 21 months, you pay no interest on the balance you've transferred. This will help you lower the amount you owe because you'll pay less in interest—as long as you pay off the entire transferred balance by the end of the introductory period.

Another option is to take out a debt consolidation loan with a lower interest rate than your credit cards have. Combining numerous payments into one can make interest lower, possibly pay off the debt faster and is simpler for you to manage your debt.

Before choosing, it's a good idea to check your credit score. Balance transfer credit cards typically require a good to excellent credit score. It could be possible to qualify for a debt consolidation loan with poor credit, but the interest rates may be higher than the APRs on your current credit cards.

THE BOTTOM LINE

Make it a priority to maintain a positive payment history and use credit responsibly. Even if it takes a while to clear your balances, your credit and bank account will thank you in the end

Source: By Anastasiia Staples, Experian

Sugar River Bank
www.sugarriverbank.com
Member FDIC



LPL FINANCIAL WELCOMES ERIC TIERNO

To continue their commitment to help clients pursue their financial goals, LPL Financial located at Sugar River Bank, is proud to announce the addition of Eric Tierno. Eric comes to LPL Financial with over 4 years of Financial Service experience. Eric Tierno started his career with Edward Jones.

Through LPL Financial, Eric Tierno will provide Sugar River Bank clients personalized advice and guidance. Tierno's mission is to help his clients succeed through thoughtful wealth management.

Mark Pitkin, Sugar River Bank President & CEO, "We are very pleased to have LPL Financial available to provide more resources and excited to welcome Eric."

For more about Eric Tierno with LPL Financial located at Sugar River Bank, Call 603-863-6219.



SENATORS ANNOUNCE ANNUAL MILITARY SERVICE ACADEMY NOMINEES

On January 11, 2021, Senator Maggie Hassan nominated two local students for acceptance to military service academies. Joseph Connor Reed of Bow, to the US Air Force Academy and Thayer Maughan of Hopkinton, to West Point.

"Every year, I have the honor to nominate exemplary Granite Staters who have made the selfless decision to serve and help keep our country safe, secure, and free," Senator Hassan said. *"I was particularly impressed that amid the COVID-19 pandemic, this year's class continued to stay on top of their studies and persevered through unprecedented challenges. As they continue their training and their education, I wish them all the best in their future endeavors and am deeply grateful for their interest in serving our country."*

On January 8, 2021 Senator Jeanne Shaheen nominated Joseph Connor Reed and Mason Rheume of Bow, and Daniel Rinden (Hopkinton) for acceptance to the US Air Force Academy.

"I'm thrilled to be nominating these extraordinary young Granite Staters to represent New Hampshire at our nation's Service Academies," said Shaheen. *"Despite the tremendous difficulties posed by this pandemic over the past year, these students have risen to the challenge and have excelled and persevered. I congratulate them for all that they have achieved thus far and thank them for their willingness to serve our nation in the military."*

ACLU REQUESTS POLICE DEPARTMENT STUDY

In addition to this newspaper, the state chapter of the American Civil Liberties Union on December 28, 2020, filed a request for the October 2020 report by Municipal Resources Inc. or MRI.

The police department report was paid for by Bow taxpayers to the tune of \$9,187.40 yet town counsel claims its client – Bow – does not have a copy. Town counsel, Donahue, Tucker & Ciandella, PLLC of Exeter was paid \$4,928.75 for legal fees, but it is holding the full report from both the client and this newspaper.

In its request to town Manager David Stack, ACLU attorney Gilles Bissonette asserts that the town of Bow constructively has the report because possession by town counsel is within the meaning of RSA 91-A:4,I that citizens have the right to "inspect all governmental records in the possession, custody or control" of the agency.

SAU BUDGET UPDATE

by Dr. Dean Cascadden

This budget update is long overdue and will discuss the present status of the district budgets, the plans for budget hearings and the annual meeting possibilities for both Dunbarton and Bow School Districts. Also, after some discussion with surrounding districts, we are publishing the SAU 67 calendar adopted for the 21-22 school year here.

For both districts, it is a challenging budget year as there are three main drivers of increases:

- Settled union contracts with wage increase
 - Dunbarton 3%
 - Bow Professional Staff 2%, Bow Support Staff 2.5%
- An increase in health insurance rates (GMR) of 12.8%
- An increase in NH Retirement Rates
 - Employee rate up 25%
 - Teacher rate up 18%

There is also an overall increase in the number of projected Dunbarton Area Tuition Students (decrease of 4 at BMS and an increase of 16 at BHS equating to almost \$346,000) which is a Dunbarton Expense and a Bow Revenue. Both districts also saw a decrease in the State Adequacy Aid due to the elimination of one time Fiscal Disparity Aid.

DUNBARTON

At the January School Board meeting the Dunbarton Board voted to bring a proposed budget of \$8,571,662 with an increase of \$559,317 (6.98%) over the previous year to the February 3rd Budget Hearing. Factoring in revenue reductions, this is an increase on the tax rate of \$1.67.

The School Budget Hearing is scheduled for February 3rd starting at 6:00 in the Community Center with appropriate distancing and COVID protocols. The annual meeting is tentatively planned for Saturday March 6th starting at 3:00. These dates and procedures still need to be confirmed, but it is hoped that we will be able to have a "normal" hearing and annual meeting process.

BOW

The School Board has adopted a budget that is being reviewed by the Bow Budget Committee who meet on Monday nights. There will be a Budget Hearing set sometime in early February and Bow Town and School officials will be meeting soon to discuss plans for the annual meetings. It is hoped that the timing and process of the meetings will be as normal as possible. Tentatively, the Annual School District Meeting will be Friday March 12.

In the Bow School Board Budget, there is an expenditure increase of \$1.3 million corresponding to a 4.4% increase. Most of that increase is due to the common factors for both districts enumerated above (wages, health GMR, and retirement rate increases). In response to COVID, some interventionist staff at both BMS and BES are repurposed to reduce class sizes. At BMS, health and FACS is proposed to be combined into one class. So there are some repurposed and combined positions to continue class size reductions in both schools. Bow is proposing phasing out Chinese due to staff and enrollment issues. There is an overall net decrease in professional teaching positions.

There will be some warrant article proposals to use capital reserve funding to address replacing the rooftop HVAC units and the roof at BES and replacing the skylight atrium at BHS. These are prudent steps at this point as we seek to keep increases in check while dealing with needed repairs. Bids are being solicited to finalize these warrant articles, but they will not affect the tax rate. Factoring in revenue changes, the overall effect on the tax rate of the School Board's proposal is an increase of \$1.07.

There will be more information coming out prior to the budget hearings. I have tried to keep this update relatively short, but still cover all of the important aspects. Please email me or Duane Ford (DFord@bownet.org) with questions.



Budget Committee member Jeff Knight (center) poses a question to Duane Ford, School District Business Administrator (left), while Budget Committee members Jennifer Strong-Rain, Bryce Larrabee, Ben Kiniry, and Chris Nicolopoulos listen. Photo by Eric Anderson.

TOWN OF BOW

Bulletin

www.bownh.gov | (603) 223-3900

EMPLOYEE SAFETY TRAINING



The Fire Department recently conducted safety training for our Town employees. This 4-hour training included CPR, fire extinguisher use, and simple first aid to difficult first aid. The sessions were done in collaboration with our Joint Loss Management Committee. Thank you Bow Fire for an excellent training!



A NEW FACE IN THE TOWN CLERK'S OFFICE!

You may recognize Kate Ess, who was recently elected as a Supervisor of the Checklist. In addition to that role, Kate has joined the Town Clerk's Office as their new PT Account Clerk. Photo by Mridula Naik

WELCOME ABOARD, KATE!

FOOD TRUCK LADY | Continued from page 1

In a Right to Know request by this newspaper the documentation the town has required so far includes:

- Certificate of \$1,000,000 liability insurance
- Certificate of insurance on the vehicle
- Itinerant Vendor License
- Application signed off on by the Town Manager and Police Chief
- State Hawker and Peddler License
- Copies of her driver's license
- Copy of van registration
- DMV Driver Record
- Criminal record check
- State Food Service License

The Selectmen also required her to get a special exception from the zoning board and she paid over \$300 for that approval. "Now that I got that approval, they want to put it out to bid, so I feel I should get my money back" as she asked the Board of Selectmen at their meeting of November 10, 2020.

At that November 10 meeting the board had her submitted bid packet for her mobile food truck, but Chairman Chris Nicolopoulos put it off for the next meeting "so the Board could review the packet." This came after earlier saying it "will be discussed as part of tonight's agenda."

Two weeks later the board heard her concerns about the cost of her bid and decided to put the food truck spot "out to bid," whatever that entails.

TIME FOR YOUR SUCCESS!

by Jim Olson

As we enter 2021, it's a safe bet that a lot of you reading this have made some new year's resolutions that revolve around eating better and working out more. It's also a safe bet that many of you reading this may have either not yet begun, or have already abandoned those resolutions.

Why do so many of us struggle with making health changes that we can stick to? It's because we focus too much on the body and not enough on the mental side of things.

If you want to get healthier but struggle to get started or stick to a healthy routine, then you don't need another diet - you need a mindset shift. This month we at Individual Fitness are focusing on taking the "R" and the "E" out of resolution and finding solutions to help our clients meet their goals.

Here are just a few of the things that have been helping them:

SET YOURSELF UP FOR SUCCESS

We often don't start something because we are afraid to fail, or we abandon it when it seems like we can't achieve the things we want. Set yourself up for success by breaking your goals into bite-sized chunks that are achievable and manageable and celebrate each win. Little wins keep you motivated and add up to big results.

BE THE MASTER OF YOUR TIME

We get to decide how we fill our glorious 24 hours each day. We decide what is priority that day. Choose to make yourself and your



Jim Olson

health a priority. It can be helpful to write out goals for the day and check them off when you accomplish them.

FIND YOUR WHY

The secret to sticking to a healthier routine is knowing your why. Why is making this change important to you? Do you want to improve your stamina to play with your kids or grandkids? Do you want to live to 100 and spend your retirement traveling the world? It's these deeper reasons that will help you stick a healthier routine, not how your pants fit today.

GET HELP

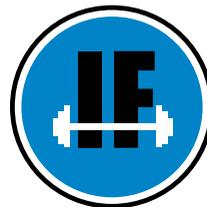
There's something so vulnerable about asking for help, but it's the most powerful thing you can do. Getting help from a professional can take the emotion and fear out of the equation and push you past your own limiting beliefs, plus a professional is equipped to provide you with the resources and support that you need to see long lasting results.

RECOGNIZE YOUR UNIQUENESS

There is no one else exactly like you! This is why one-size-fits-all health and fitness programs don't work. It's also why I created Individual Fitness. I recognized that having a partner who meets with you individually, understands your unique needs and can help you find individualized solutions to better health for the long term is an invaluable resource.

If you're ready to get solutions to start improving your health for 2021 and beyond, reach out to us at Individual Fitness. We would love to help you find solutions to succeed!

Helping you take your next step,
Jim



3 for \$99

INCLUDES:

- A Complimentary Consultation
- 1 Fitness Assessment Session
- 2 Additional Private Training Sessions



INDIVIDUAL FITNESS

PERSONAL TRAINING STUDIO

Individual Results Are Guaranteed™



GIVE THE GIFT OF Private Personalized Training Where YOU Matter

Purchase our 3 for \$99 trial
for friends or family
and for each one
you'll receive \$25
to spend with us

(towards your training, supplements, smoothies - you name it!)

 IndividualFitnessllc.com/give

THE BOW GARDEN CLUB 2020 YEAR-AT-A-GLANCE

Like many organizations during this pandemic, the Bow Garden Club's year was anything but normal! But we met the challenge – managing to stay active and in touch with our members through e-mails, developing a monthly newsletter and holding ZOOM meetings. All-in-all we not only survived the detours presented by the Covid-19 epidemic, but we actually welcomed three new members to our group! We also managed to hold, albeit in unique fashion, and profit from our two annual fundraisers and to provide the civic beautification we are known for around town. We credit our supportive and loyal Bow residents for making this possible!

JANUARY-MARCH – BGC does normally not meet during these months.

APRIL – The first of six monthly meetings and educational programs planned for the garden club year that had to be cancelled due to the onset of Covid.

MAY - Our annual “Spring Plant Sale” was not to be, however a suggestion by a “friend of the garden club” to hold a “Plant-Less Plant Sale” caught on and was very successful, thanks again to residents and business owners that call Bow home.

JUNE – In recognition of “National Pollinator Week” (June 22-28) the garden club purchased seven (7) pollinator-attracting shrubs from a local nursery with some of the funds received from their Plant-Less Plant Sale. The shrubs were planted in a semi-circle at the front of the Town Gazebo and as the shrubs mature, they will attract birds, butterflies, bees and hummingbirds with their nectar as well as providing a habitat. The garden club also presented a \$1,000 scholarship to BGC Senior Evelyn Hatem who plans to pursue an education in the Environmental Sciences.

JULY – Not being able to provide a display and “planting kits” at the library for Bow youths, as in past years, we devised a Covid-safe “Drive By” method of distributing pots, soil, and seed packets to “potential young gardeners” who, with their families, drove by our kiosk in the Bow Community Center Parking Lot. We gave out 172 kits in just the 4 hours we were set up!



AUGUST – Although the garden club does not characteristically hold membership meetings in the months of July and August, we keep busy planting and maintaining Rotary Park, the window boxes at the Gazebo, and several other half-barrels that are in place at the Old Town Hall and at the town cemeteries. The Bow Fire Department helped us out big time this year by watering the new plantings at the Gazebo and replenishing Rotary Park when its irrigation system was

down. We are so grateful – Thank You Bow Fire Department!”

SEPTEMBER – Once again, several members volunteered to re-plant the “Garden of Hope” located at Memorial Field in Concord in support of “Making Strides Against Breast Cancer”. In mid-October the garden becomes a focal point of the large “Strides Parade” that customarily begins at Memorial Field. In normal times, the garden, resplendent in pink chrysanthemums, serves as a place for solace, meditation and reflection for “walk” participants therefore we were happy to hear that a number of cancer survivors, and others affected by breast cancer visited the site on their own this year.

OCTOBER – October was the spin off of both the garden club’s 11th annual Pajama & Book Drive and their 11th Poinsettia Pre-Sale Fundraiser. The Pajama & Book Drive was record-breaking at 347 pairs of pajamas and 83 books collected and the Poinsettia Sale was only down 25% from last year—all great numbers during a pandemic!

NOVEMBER – The club’s Nominating Committee put forth candidates for officers of the garden club’s 2021-2022 term and they were duly elected via e-mail by the majority of Bow Garden Club members as they were presented to them.

DECEMBER – The garden club held their 56th Annual Meeting via ZOOM on December 14th where they enjoyed a few hours of frivolity with Christmas word and memory games and a Secret Santa exchange. A brief business meeting was also held and the recently elected officers were officially installed for the new term which began January 1, 2021. Keryn Anderson is the club’s new President.







HARBORONE[®]
Mortgage

Do you need a mortgage review?
LET'S TALK TODAY!

603-494-4995

138 Loudon Road, Concord, NH 03301

Lending in NH, MA, ME, NC & FL

Branch NMLS ID, 97958. This is not an offer to lend or extend credit. Subject to underwriter approval.

READ ALL EDITIONS OF THE BOW TIMES ONLINE!
www.thebowtimes.com



ADULT CRAFT KITS - MONTHLY TAKE HOME CRAFTS FOR TEENS & ADULTS

January's Craft Kit is Birdseed Wreaths. Registration for this event is FULL. February's Craft Kit is Paper Rose Heart Art. Visit our website to register through our online calendar. **Supplies are limited and registration is required.** For more information, contact Betsy at betsy@bakerfreelib.org.

ADULT BOOK GROUPS

Sadly, at this time, the Adult Book Groups and White Rock Whodunits for the month of January will not be meeting in person, however the copies of "The Rent Collector" by Camron Wright will be available for Book Talk members to pick up at the Circulation Desk on January 12, 2021. Please contact Amy at amy@bakerfreelib.org with any questions.

Coming in February: Cook Along with Liz Winter Pantry (Virtual Program) February 23, 2021 6:30-8:00PM. Save the Date! Registration Available Soon!

Soul Warming Recipes from Your Pantry

Whether you are a seasoned cook or complete novice, creating a meal from what you've got on hand is always a challenge. Join Liz Barbour from The Creative Feast for this fun and tasty winter themed class. Liz will share her tips to help you create a winter pantry that will inspire you to be creative with what you've got to create soul warming recipes without leaving the house.

Registration is Required. Stay tuned for when registration becomes available through our website and following us on social media. For more information contact Amelia, amelia@bakerfreelib.org

ADULT VIRTUAL STORYTIMES

Thursdays at 10:30am Via Zoom

Our weekly storytimes are back in a virtual format! Join us each week for new stories and songs as we meet via Zoom. Storytimes are designed for children aged 3-5, although all ages are welcome to attend. To access this month's program, email juliana@bakerfreelib.org.

CREATIVE KITS FOR KIDS

Monthly Take Home Activity Bundles

The library's Creative Kit program, a monthly take-home kit designed for children aged 3-12, continues through January.

January's theme is **I Need Some Space!** All month long, we'll explore the wide world of outer space, the night sky and constellations, space travel and more, with stops at the planets, stars and moon!

JOIN THE BAKER FREE LIBRARY FRIENDS!

Library lovers in Bow are invited to join the Friends of Baker Free Library. These dedicated volunteers advocate for our library, raise much needed funds, sponsor programs and special events, and host our popular used book sale. The Friends members are currently looking for more volunteers to join the group. If you are interested in volunteering with our Friends of the library, contact us today at 603-224-7113.

HOLIDAY CLOSURES

CLOSED on Monday, January 18 for Martin Luther King Day.

THE Music LADY

FOR THE LOVE OF MUSIC



A TRIBUTE TO DOLLY PARTON

Today we applaud the achievements of one of the most talented figures in our musical history of the last one hundred years. There is just NO one, never HAS been anyone, and probably never WILL be anyone like Dolly Parton. As we honor her musical achievements, we'll also get to know her a little as the down-to-earth, lighthearted and insightful humorist that she is, by quoting some of her true-to-life and sometimes self-deprecating humor about herself.

Dolly has amassed a fortune of 600 million dollars as a Country singer, a songwriter, a multi-instrumentalist, a record producer, an actress, an author, a business woman and a humanitarian. Her life is the quintessential "rags to rhinestones" story. As Dolly says, "Rhinestones sparkle just as good as diamonds." She was the fourth of twelve children born to a poor family in the Smokey Mountains of Tennessee in 1946. She quipped that "After mama gave birth to the twelve of us, we put her on a pedestal. It was mostly to keep Daddy away from her." She began performing as a child, singing on local radio and TV programs. She became known for her talent, her sparkling eyes, her Southern accent and her electric smile as she rose to global super-stardom.

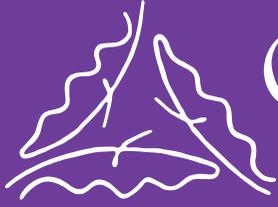
Dolly wrote over 3,000 Country songs, including "I Will Always Love You," "Jolene," "Islands In The Stream," "Here You Come Again," "9 To 5," and so many more huge hits. Her platinum blonde hair and her well-endowed breasts became her trademarks, the latter of which she reportedly has insured for \$600,000. She jokes that she was the first woman to burn her bra, and that it took the fire department four days to put it out. She is not at all offended by "dumb blonde" jokes, because she knows that she's not dumb, and that she's not blonde. She jokes that it "Costs a lot of money to look this cheap." She describes her looks as, "A blend of a blonde Mother Goose, Cinderella and the local hooker". She says she has little feet because "Nothing grows in the shade." She openly talks about her plastic surgery. "If I ever see some saggin', baggin' or dragin', I'm gonna have it nipped, tucked or sucked."

As much as Dolly would have LOVED to sing with Elvis Presley, she declined his offer to sing "I Will Always Love You" as a duet with him because she'd have had to give him half of the royalties. That's how Elvis split all his duets. That turned out to be a multi-million-dollar decision for Dolly because when Whitney Houston sang it in 1992 it became a MEGA hit and sold over 24 million records worldwide, and Dolly collected a lot more than just half of the royalties. "My songs are like my children - I expect them to support me when I'm old."

She has won 10 Grammys, a Lifetime Achievement Award, 10 Country Music Awards, the Entertainer Of The Year Award, 5 Academy of Country Music Awards, 4 Peoples' Choice Awards and 3 American Music Awards.

Dolly has made a decision not to inflict her political points of view on her audiences, allowing us to escape the worries and pressures of life and just enjoy her and her music.

"I just want to go and go and then drop dead in the middle of something I'm loving to do. And if that doesn't happen, if I wind up in a wheelchair, at least I'll have my high heels on." Dolly, we will "Always Love YOU."



COWAN & ZELLERS

REAL ESTATE PROFESSIONALS, LLC.

30 South Main Street
 Concord, NH 03301
 603-225-3333
info@cowanandzellers.com

Serving Hopkinton and Surrounding Communities.



Hopkinton Real Estate Sales – DECEMBER 2020

ADDRESS	BEDROOMS / BATHS	SQUARE FOOTAGE	ACREAGE	PRICE
717 Main Street	2 Bedrooms 1 Baths	1,272 Square Feet	1.40 Acres	\$100,000
334 Fire Pond Road	2 Bedrooms 2 Baths	1,510 Square Feet	N/A Acres	\$120,000
30 Rockwood Circle	3 Bedrooms 3 Baths	2,586 Square Feet	1.73 Acres	\$289,645
46 Main Street	3 Bedrooms 2 Baths	2,759 Square Feet	1.12 Acres	\$344,500
115 Lower Straw Road	3 Bedrooms 3 Baths	1,611 Square Feet	2.60 Acres	\$345,000
148 South Shore Drive	3 Bedrooms 2 Baths	2,089 Square Feet	1.15 Acres	\$427,000
31 West Ridge Circle	3 Bedrooms 3 Baths	2,074 Square Feet	2.09 Acres	\$445,000
872 Dolly Road	4 Bedrooms 4 Baths	2,931 Square Feet	0.78 Acres	\$504,800
107 Gould Hill Road	4 Bedrooms 4 Baths	3,952 Square Feet	1.95 Acres	\$675,000

LET US BE YOUR SOURCE FOR ALL THINGS REAL ESTATE!



Mary Cowan



Calvin Herst



Suzanne Zellers-Beck



Sandy Heino



Molly Hardenbergh



Rolf Gesen

THE AREA'S #1 INDEPENDENT REAL ESTATE COMPANY

Based on Real Estate Sales in Merrimack County, MLS for 3 years 2017 – 2019!

Established 1924
grappone
 AUTOMOTIVE GROUP



2 PATS PEAK SEASON PASSES



With The Purchase Of Any Vehicle While Supplies Last*

TRANSFERABLE TO ANYONE

grappone.com

800.528.8993

*Receive 2 seasons passes for 2020-2021 season to Pats Peak with any vehicle purchase from Grappone Automotive. Valid while supplies last. Not available on previous purchases or lease buy outs. See dealer for details and for current availability.



Welcome to the Hopkinton - Contoocook **TOWN CRIER!**

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

► **OPERATION HOLIDAYS PROGRAM** Thanks to the many wonderful residents of Hopkinton who contributed to the 2020 Operation Holidays Program administered by Hopkinton Human Services. Donations were overwhelming. The thoughtfulness that went into the gift giving was heartwarming. Thanks to those who contributed gift cards and funds. We were able to provide gifts, treats and sundries to 42 children and 38 Senior Citizens in our community. It is my pleasure to serve this most generous community. Best Wishes for a safe, peaceful and healthy 2021. Marilyn Ceriello Bresaw, Hopkinton Human Services.

► **DONATE WARM SOCKS** Donations of new warm socks - preferably wool or wicking - in adult sizes M, L, or XL are needed for those struggling to keep warm. Donations of feet warming packets are also welcome. Donations will go to the Concord Homeless Center, the Friendly Kitchen, and the CAP Program in Warner. Dimitri's is open daily 11am-8:30pm, orders can be called in 746-4300 or placed on line at -<https://www.dimitrispizzanh.com/?> Pick up orders at the window or inside at the counter.

► **CONTOOCCOOK FARMERS' MARKET** through the winter. In place of the traditional winter market, go to HarvestToMarket.com . Place your order by Wednesday night each week/ Saturday morning pick-up is from 10am-12pm at the Train Depot. Masks are required. Stay up to date by visiting the Facebook page Contoocook Farmers' Market.

► **HOPKINTON TOWN LIBRARY** has revised walk through guidelines. There is a building occupancy limit for library visitors to five per half hour on Tuesday and Friday from 10am-12n and 2-5pm. And Saturday from 10am to 1pm. Please call to reserve your half hour slot. If capacity has not been reached, walk ins are still welcome. Please wear masks covering nose and mouth. Information regarding youth programs and story hours can be found by calling the library or contacting Leigh Maynard at lmaynard@hopkintontownlibrary.org . The library can be reached at 746-3663. Up to date information available on the web site - <https://www.hopkintontownlibrary.org/>

► **NUTRITION EDUCATION CLASSES** enjoy classes sponsored by Hannaford with instructor Katy Magoon-Fredette, RDN, LD, Hannaford Dietician. Please go to www.hopkintonrec.com for the community zoom program link. Pre-registration is not required. Shopping Healthy on a Budget will be offered January 19th at 11am.



► **SNOWSHOEING** on Tuesdays at 1pm will start January 12th at Houston Park. All welcome. Please go to www.hopkintonrec.com for information.

INDIGO BLUES
www.indigobluesandco.com

2 Capital Plaza, Concord, NH
902 Main St., Contoocook, NH

facebook Instagram

HOPKINTON POLICE DEPARTMENT

DECEMBER 2020 STATS AND ARREST LOG

4 Arrests 6 Accidents 420 Traffic Stops

12/03 Justin Wright, 39, of 7 Pleasant Pond Road, Warner, was charged with Drive After Revocation/Suspension and Suspension of Vehicle Registration.

12/20 Kristin Card, 41, of 14 Kearsarge Avenue, Hopkinton, was arrested for Drive After Revocation/Suspension - subsequent.

12/22 Mark Macdonald, 30, of 635 Rush Road, Henniker, was arrested for Drive After Revocation/Suspension.

12/31 Jason Pihl, 37, of 24A Woodlawn Avenue, Hillsboro, was arrested for Drive After Revocation/Suspension.



Your protection is our profession.

HOME - AUTO - MOTORCYCLE - BOAT - RV - LIFE - BUSINESS

500 South St Bow, NH



Visit us on
Facebook

603-224-5394
alliedia.com

READ ALL EDITIONS OF THE BOW TIMES ONLINE!
www.thebowtimes.com

Travel Time WITH CHASE & BUD

Last month I promised that my January column would cover everything you need to know about flying in 2021. Back then, the world of travel seemed on a fairly optimistic trajectory. New vaccines with incredible efficacy had arrived. All we had to do was vaccinate people. The early and mid-fall COVID-19 spread seemed at least potentially manageable as long as people masked up and restricted some activities.

Many of us who watch the travel world were thinking that flights around the world would approach normality by the end of March—and surely, surely in time for summer forays to Europe. We would have a few new protocols—testing, proof of vaccinations—but we'd be back on the move. Bud and I couldn't wait!

Alas, there have been setbacks. A new, more contagious coronavirus strain has emerged and is whisking around the world. Vaccinating a population has proven a daunting task. People's resistance to public health restrictions has exploded with the COVID-19 virus.

What has this done to industry predictions? Let me get a bit wonky. As of the third quarter, passenger arrivals in North America were down 48% over 2019. In Europe, they were down 70%. Airlines had been putting their aircraft in storage for months—17,000 worldwide, and over 1000 here in the US, many in the California desert, some on unused runways at larger airports. In addition, older aircraft slated for retirement in 2022-24 had their retirements pushed up to 2020 and 2021. Bottom line: demand cratered and, predictably, airlines reduced their available aircraft to try and mitigate the financial damage. The COVID-19 pandemic is the biggest shock to world travel since WWII.

Travel Talk has a new name and a new look! We'll always include an image from our current or past travels.

It can be a bit of nostalgia for the world of travel as it used to be, but also perhaps inspiration for the world of travel as it evolves.

Next month: The best ways to travel do "virtual" travel.



Speaking of the old days in the air! Bud and I enjoyed a cocktail in Lufthansa's First Class section before the first leg of our 2012 trip to Egypt and Kenya. Flight attendants convert these seats into lie-flat beds, complete with designer bedding and comfy pajamas—all for maximum passenger comfort.

How to get out of this? The IATA (International Air Transportation Association, www.iata.org) has some thoughts. First, airlines are going to stay with what works for them. The big ones will concentrate on hub-to-hub—think JFK to Heathrow, not Charlotte to Gatwick. The smaller airlines will try and pick up point-to-point routes, say Allegiant adding some mid-west routes to smaller airports. Loads will be smaller, so prices will be higher, at least initially—some predictions are as much as 70% increase in business class and 20% in economy over last year. But with flights down, airports will be looking for business, so will be reducing access fees—which will reduce airline costs and open things up.

So what, you ask? Well, there is hope. The IATA makes the excellent point that normal international travel likely won't resume until the world can do testing without quarantine and have a speedy, secure digital means of vaccination verification. Makes so much sense. But this requires a global information infrastructure to manage border control requirements. Some of this exists—think passports, Global Entry, even International Driver Licenses.

I admit, I do love the idea of an IATA Travel Pass. Meantime, industry experts are saying that it will be Q 3 or Q 4 before the vaccine has a significant impact on air travel. Looking further ahead, their best guess of "normal" travel is 2024.

Here's what we all can do to speed things up. Follow CDC guidelines. Get vaccinated and carry proof. Check restrictions and requirements for your favorite airlines, your favorite destinations and always, always keep in touch with info at www.travel.state.gov.

As one of the few good things to come out of the pandemic, most airlines are eliminating change fees at all levels of travel. But note that if you do change your flights, you will likely have to pay any fare differential.

My last words this month—do take heart. This won't last forever.

BOW, SALEM AND *RIGHT TO KNOW*

If you don't think the First Amendment and the Right to Know law are key to an informed public, consider recent events in Bow and Salem. Bow residents have recently learned that 10 of the 11 officers of their police department voted no confidence in their police chief. They also learned that they paid a \$9,000 bill for an investigation into the matter. They further learned that town officials have refused to share the full report with the public that paid for it.

Residents should thank their weekly Bow Times newspaper for ferreting out this news, which had been discussed in a non-public session of the selectmen. As Bow Times publisher Chuck Douglas noted in an editorial, communications are in a bit of trouble in Bow. It took a tip to the press, along with the newspaper's right to know request, to bring the situation to light.

In Salem, the right to know request to ferret out pertinent information came from that town's manager. If it hadn't been filed, residents would still not know that two of their five selectmen used a non-public session to try to have that manager fired.

Apparently the two don't like the way Town Manager Christopher Dillon has been working to cooperate with the New Hampshire Attorney General in an ongoing probe of Salem's troubled police department.

The two selectmen were outvoted by their three colleagues. The AG's probe plods on. And in Salem's version of Gunsmoke, Manager Dillon still has his office.

EDITORIAL REPRINTED FROM UNION LEADER | January 3, 2021



PARKERS ACCOUNTING, CPA

**Corporate and Personal Tax Preparation, Accounting,
Bookkeeping and Financial Consultations**



PO Box 729 (603) 715-1402
Concord, NH 03301 www.ParkersAccounting.com

HOLIDAY FOOD BASKET PROGRAM

The Town of Bow, Department of Human Services celebrated twenty years of providing Holiday Food Baskets to residents of Bow. The Human Services Department partnered with the Capital Region Food Program who donates the food boxes for distribution. With the help of the Bow High School Wrestling Team, the boxes of food assisted thirty-five families in Bow have a healthy holiday meal.



Bow High School Wrestling Team Members and Human Services Director Deb Bourbeau.



Food boxes arriving and unloading for distribution.



Food boxes loaded up for delivery. Photos by Eric Anderson.



PICKLEBALL

Bow Parks and Recreation gym will open for drop-in Pickleball games. We will have nets setup. Please bring your own paddle and balls.

Please stop by the office to fill out a participation waiver to keep on file.

WEDNESDAY MORNINGS

9:00 AM until 12:00 PM

This is a FREE program

Until further notice, players must wear a mask while playing.

TOO COLD TO WALK OUTSIDE? COME INSIDE!

Beginning January, 20th through the end of February, Bow Parks and Recreation is opening the gym for you to enjoy walking inside.

Drop by the office to fill out a waiver.

Walkers must wear a mask, and remain

6 feet away from others.

MONDAY & FRIDAY MORNINGS

9:00 AM until 12:00 PM

WEDNESDAYS

1:00 PM until 3:00 PM

This is a FREE program



CALL 223-3920 FOR INFORMATION ON ABOVE PROGRAMS

FOR THE SAFETY OF ALL PLEASE ADHERE TO THE COVID-19 GUIDELINES

Individuals should NOT enter the building if any of the following apply:

- If you are exhibiting any symptoms of Covid-19
- If you have a fever of 100.4°F or higher
- If you have been in close contact with someone who is suspected or confirmed to have Covid-19 in the past 14 days
- If you have traveled in the past 14 days either internationally, by cruise ship, or domestically outside of NH, VT, ME on public transportation.

FULLY LICENSED AND INSURED

E. COOKE

Plumbing & Heating LLC.

603.801.5720

Happy New Year!

ERIC COOKE
ericcooke137@gmail.com

54 Woodhill Road
Bow NH 03304

www.facebook.com/E.CookePlumbingandheating.com

POLICE SARGEANT SUSPENDED | continued from page 1

No study was done; no request for proposals was issued; no notice was given to the other four companies; and the wishes of the Chief were ignored.

MATT HAS A FRIEND

Years ago, Chris Nicolopoulos as an attorney served as the registered agent for Matt Browns' company. While the full extent of their friendship is not known, the company's Facebook pages show Chris Nicolopoulos' the first thumbs up on two pages. After Brown's company posted a video almost a year ago the thumbs up listed is "Christopher Nicolopoulos and 26 others." When Matt Brown wished everyone a Merry Christmas Day last year on Facebook it was responded to with the thumbs up from "Christopher Nicolopoulos and 22 others."

NICOLOPOULIS LOBBIES THE POLICE

Earlier last year, Chairman Nicolopoulos asked Lt. Scott Hayes if he could get more work for his friend Matt Brown. Hayes said, "absolutely not." All the tow companies were feeling the effects of less traffic due to COVID lockdowns with a drop in demand.

As the time approached for the November 24, 2020, Selectmen's meeting the rotation change was opposed by Sergeant Matthew Pratte in an email to Chief Lougee using the term "conflict of interest." Another officer used even stronger language about the change.

Chief Lougee in turn responded: "Thank you all for your quick response back. I am also in agreement (emphasis added) and Concord PD many years ago had an issue that they were going to sued if they didn't have a rotation. Same page, thanks."

The officers involved were concerned about favoritism and that the public not lose trust with them as a police department. Other concerns were a town monopoly without a performance bond or performance markers in a contract to hold Brown accountable. No price cap was put in place either.

THE NOVEMBER 24 MEETING

The agenda for the meeting merely said for the item: Matt Brown - Town Towing Contract. No other background material or study appears on the town website. The Minutes reflect the following:

"Matt Brown, of Matt Brown's Truck Repair, came to request from the Board, that his business, be the primary towing company for the Town of Bow.

There was some back-and-forth discussion on the details of how the towing rations list works by various towns, and what the protocols were in place for the Town of Bow.

Chief Lougee reported, most police departments have a towing rotation list and she would like to stay with the rotation list, since that has worked for years.

A MOTION was made by Selectman Poulin and duly seconded by Vice Chair Hunter to designate Matt Brown's Truck Repair, as the primary towing company for the Tow of Bow with the list of the rotation towing companies, as back up. MOTION PASSED 4-0-1

Chairman Nicolopoulos abstained from voting." The Chairman had not turned the gavel over to someone else and he spoke several times before abstaining.

THE FALLOUT TO SGT. PRATTE

The day The Bow Times last month revealed the almost unanimous vote of the police staff (Officer Carpenter, the one non-signer, has since resigned) to express a lack of confidence in their Chief, Sgt. Pratte was suspended without pay for two scheduled shifts. The Notice of Suspension is based on accusing the selectmen of illegal behavior which Town manager Stack called insubordination towards "the Town's governing body." The next day Sgt. Pratte filed a grievance in which he said he used the term "conflict of interest" as his concern when it came to Browns' sole source contract. Pratte feels the Town Manager's action against him is really retaliation for signing the No Confidence letter regarding the Chief. Pratte has asked for a public hearing in front of the Selectmen.

WAS SELECTMEN'S VOTE EVEN LEGAL?

Above All's attorney in his December 21 letter to Chief Lougee said the law does not give anyone but the chief authority over who officers call for tows stating:

"We believe the decision is not binding on you as RSA 105:2-a gives the police chief the power and responsibility to manage the police department and direct department personnel in the performance of their duties. The statute prevents the Board from directing you to treat Matt Brown's Truck Repair as the primary towing company. It is your choice to direct the department personnel on whom to call for towing services. It is clear from the November 24, 2020, Board minutes that you believe the rotation has been effective and it was your preference to continue using the rotation. We urge you to follow through on that and return to the rotation."

Callaghan has had no response yet.



New Hampshire
FEDERAL CREDIT UNION

OVER \$1,500 DONATED TO NHFCU'S 2020 SANTA FOR SENIORS GIVING TREE DRIVE

The NH Federal Credit Union's Santa for Seniors Giving Tree donation drive was held Monday, November 30, through Friday, December 11, 2020. The community responded by contributing gift cards and homemade holiday cards, which were placed on "Giving Trees" in each NHFCU lobby for two weeks. In Mid-December, Santa delivered over \$1,500 in gift card donations and homemade cards to nine senior facilities in the NHFCU services areas. Though most facilities are in lockdown due to COVID-19, many residents and staff had the pleasure of waving to Santa from inside.

Contributing to Santa for Seniors this year was an opportunity to deliver hope and holiday cheer to seniors in our communities. Hundreds of seniors in long-term care facilities have not been able to visit with family since last spring.

NHFCU is grateful to our members, staff, and to the public, who generously helped to make a difference for seniors in an especially challenging year.

Your donations helped put smiles on the faces of seniors and those who care for them during the holiday season.



L to R, LuAnn Chapman, Santa, Karen Murphy and Carolyn Allhiser hand off Donations to Santa.



At Harris Hill Center in Concord, Chrissy Avila accepts donations from Santa. Residents were able to enjoy the exchange from their rooms.

BOW POLICE LOG

by Chief Margaret Lougee

DECEMBER 2020 ARREST LOG

12/2 John Tracey, 57, Contoocook, was arrested for driving under the influence; subsequent offense

Nazerine Kearns, 30, Manchester, received a summons for operating without a valid license

12/4 Randall Hamilton, 30, Fremont, was arrested for driving after revocation/suspension; subsequent offense, and suspended registrations

12/5 William Shaw, 19, Concord, received summonses for driving after revocation/suspension, and suspended registrations

12/14 An adult was taken into protective custody for an involuntary emergency admission

12/16 Michelle Harris, 33, Laconia, was arrested on a warrant for theft by unauthorized taking

Mark Thompson, 45, Bow, was arrested for domestic violence; criminal threat against a person; deadly weapon, and two counts of criminal threatening with a deadly weapon

12/20 Nicole Heacock, 38, Hillsboro, was arrested for two counts of possession of a controlled drug

12/21 Daniel Cheverie, 25, Laconia, was arrested for disobeying a police officer, reckless operation, negligent driving and uninspected vehicle

12/23 Phillip Yee, 48, Bow, was arrested for driving under the influence

Melissa Willard, 29, Derry, was arrested for driving under the influence

12/24 Michael White, 55, Newport, was arrested for driving under the influence, and two counts of possession of a controlled drug

Larry Cole, 39, Concord, was arrested on a bench warrant for violating a court order

12/26 Roel Ward, 20, Bow, was arrested for driving under the influence; subsequent offense, driving after revocation/suspension, resisting arrest/detention, transportation of alcohol by a minor, misuse of plates, and open container

Jake Spaulding, 18, Dunbarton, received a summons for unlawful possession/intoxication

DUNKLEE ROAD BRIDGE



Once the bridge was paved, it opened in mid-December to the flow of traffic in both directions. Photo by Eric Anderson

QUOTE FOR THE DAY

“If half the lawyers would become plumbers, two of man’s biggest problems would be resolved.”
Felton Davis, Jr.



WEEKDAY ADULT SKI & SNOWBOARD CLINICS AND WOMEN'S ONLY WEDNESDAY PROGRAM

Weekday Morning Lesson Clinics with Individual Attention

These Weekday Lesson Clinics are the most cost effective way to learn to ski or snowboard or improve skiing or snowboarding skills with attention on individual development.

The Weekday Adult Clinics include professional lesson clinics with the Pats Peak Snowsports School, a morning half-day lift ticket and lunch. This is all included for less than the cost of a Half-Day Lift Ticket. Adult Clinics can be taken Monday, Tuesday, Thursday or Friday morning, until the end of the season (excluding Wednesdays, Monday of Martin Luther King, Jr. Day, February President’s Week and NH School Vacation Week). These clinics meet at 10am at the Snowsports School Meeting Place. Discount Adult Clinic Cards are available: \$175 Card for 5-Adult Clinics; \$300 Card for 10-Adult Clinics; \$40/day Guest for a Day/Try an Adult Clinic; \$125 Card for 5-Adult Clinics for a Season Pass Holder; \$200 Card for 10-Adult Clinics for a Season Pass Holder; \$30/day Guest for a Day/Try a Program for a Season Pass Holder. The Adult Clinic Cards are transferable and can be used for multiple transactions on one day. They are good for the ski and ride season in which they were purchased.

On Wednesdays, women can participate in the WOW, Women’s Only Wednesday. This WOW Program runs for seven weeks starting at 9am with a boxed. Women will meet outside in front of the base lodge at 9:30am to meet up with their coaches for on-hill clinics, taught by women only. The morning ends with a boxed lunch. The cost is only \$299 for a full seven-week program, lift, lesson, breakfast and lunch (\$225 for Season Pass Holders). Skiers/Snowboarders are welcome to sign up at the Pats Peak Snowsports Desk to “Try our Program” for a daily fee of \$70/day for the WOW Program.

“Our popular Women’s Only Wednesday Program, is now in its 14th year of this program. Many of the female instructors have been with the program since it began and many participants have been participating year after year to improve their skills and have some fun on the slopes”, say Pawlak.

For more information on these programs and to register go online to www.patspeak.com or call the Pats Peak Snowsports School at 1-888-PATS-PEAK (1-888-728-7732).

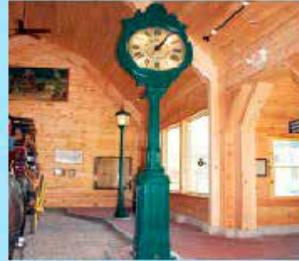
For more information on Pats Peak’s COVID Policies and Procedures, go to www.patspeak.com/healthandsafety.





FAMILY OWNED SINCE 1940

HEATING OIL · PROPANE · SERVICE · INSTALLATIONS



Johnny Prescott

Heating Oil Propane



122 Airport Road, Concord, NH * 603-225-5991 * www.prescottoil.com

Building & Remodeling
Erickson
603-224-8135



FOR ALL YOUR BUILDING & REMODELING NEEDS!

Quality Craftsmanship
Dependable Service
Free Estimates
603-224-8135



Hot Breakfast



Sandwiches Ready to Go!

== FLANAGAN'S ==
SOUTH ENDER
DELI MARKET

Hand Crafted & Delicious

Cold & Hot



Sandwiches

Takeout Breakfast Items 6:30am-10:30am



Home Made Soups

Grab & Go Dinners



Dessert Treats



Grab & Go Salads

250 South St., Concord, NH
(603)856-8020

Hours
Mon-Fri
6:30am-7pm
Sat
7am-7pm

DUNBARTON NEWS

By Nora LeDuc



◆ **TOWN OFFICES CLOSED** **Reminder:** Due to Covid-19 Town Offices are closed to walk-in business per Board of Selectmen. Appointment Only for transactions that cannot be processed online or through the mail. Business hours on Thurs. are 8am to noon. Please call or email the Town Offices to check if the situation has changed before you go.

◆ **THE LIBRARY** “No-Contact” Pickups will be offered on their front porch, and Returns will be accepted in the red bin. Items go to quarantine for 72 hours, then are disinfected and checked in. Do not worry if they remain on your account. Please practice strong social distancing and wear a mask when picking up. Please, do not enter the building. You may ring the doorbell if you need assistance

◆ **THE DCC BOOK CLUB** will be reading *The Bluest Eye* by Toni Morrison the month of January. Discussion on Zoom will be the first Thursday in February.

◆ **READ TO DOGS** will return *Virtually* on Thursday, January 28, from 3-4 PM, with Mr. T and Nancy. Murray and Liz are scheduled for Thursday, February 11, from 3-4 PM. Please call the library to schedule your child’s 15 mins of reading.

◆ **VIRTUAL BOOK CHAT FOR ADULTS** is scheduled for Wednesday at noon February 17. Check with the library for the arrival of copies: Here if you need me by Kate Braestrup.

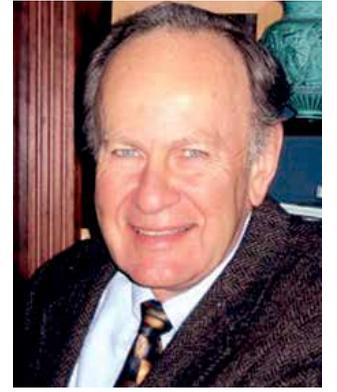
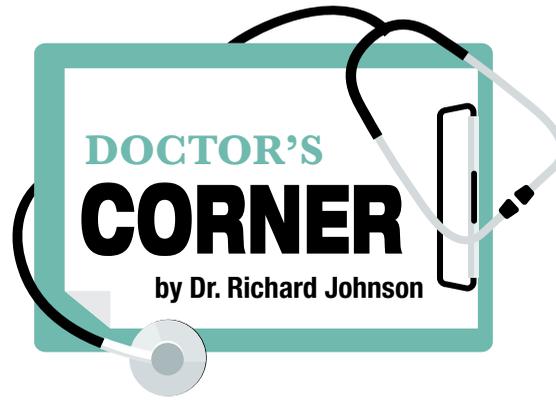
◆ **FIRE DEPARTMENT REMINDER** If you would like to burn brush you should have frozen precipitation that is 100 feet around the burn pile. Due to the recent rains the snow has melted in most areas. To acquire a permit, please go online to get one.

◆ **BOSTON RED SOX**
Enjoy a virtual journey with “*The Ultimate Presentation*” for Red Sox Nation! Presented by Marty Gitlin.



Thursday, February 18, 2021
via Zoom, 7:00 PM.

Contact the library for the link info or FMI. Take a fun and enlightening journey through Boston Red Sox history with the author of the *Ultimate Boston Red Sox Time Machine Book*. This presentation features videos and photographs of the greatest and most fascinating players, teams, events and moments in franchise history. The program also includes trivia questions for patrons to ponder and covers Sox history from the Royal Rooters, who launched Red Sox Nation, all the way to the four World Series championships and beyond. It will conclude with a question-and-answer period. Author Martin Gitlin will have autographed and personalized copies of his book available online following the program. Go Sox!



HAVE YOU HEARD OF CRISPR?

It may have crossed your consciousness in some article, blog, or news clip. It stands for **Clustered Regularly Interspaced Short Palindromic Repeats**. Basically we are talking about gene editing, and I would like to consider some of the implications, both pro and con, and let you think through what your position will be on this topic. Gene editing is changing a gene in order to change the final outcome: such a change could eliminate a disease such as sickle cell disease or Duchenne muscular dystrophy. It could be used to make apples last longer in storage, to make a more nutritious ear of corn or to make humans stronger and more intelligent. It could be used to make viruses into very effective biological weapons. The list of possibilities continually grows, both the positive and the negative.

For this short article I will not discuss the agricultural pros and cons of genetically modified food or the weaponization of viruses. I'd rather have you think with me about the benefits to humans, the risk to humans and the underlying procedures and policies that must be accepted to achieve the results we may think we want to see. For starters, I would suspect that we all would like to see a disease like sickle cell disease or Duchenne muscular dystrophy eliminated. It may be possible to do that with “somatic gene editing”, meaning the editing would be done to the person with the genetic problem. Germ cell editing would try to fix the problem at the level of the sperm or egg with the anticipation that future generations of that cell line would be free of said disease. There are very few things about our body that are only controlled by one gene. I believe red hair is one of those unique things. In addition, one gene exerts control over the production of many different proteins. Hence the real unknowns are the unintended consequences of the altered gene guiding the production of several different proteins. And what about the many ‘other genes’ that might have to be altered to achieve the desired outcome? It is a very complex issue, but it is becoming ‘doable’. I suspect that you and I can agree that helping humanity by eliminating a serious disease is a good and noble cause. However, we might disagree on what risks and consequences we are willing to accept to get rid of any given disease.

But let’s look at what can happen when we are not so altruistic. What about our human nature that thrives on striving for success, beauty, strength, intelligence? Call it ‘perfection’ as you envision it. Is aging a disease? Attempts of eugenics in the past to try to produce a superior race, a better human, have been determined by those who ‘defined’ what that better human should look like. Some have said that since evolution has no moral compass, and since we humans know what we want, we should control the development of the human race. Let us assume that technology continues to advance to levels where “we” can create the humans we desire. There would then be no need for love or compassion. We will be only interested in perfection. No disease, no suffering, and long, if not eternal life.

We will shop for our “designer children” because we want perfection. I’m not talking about the stuff of dystopian movies; this is a real potential in our future.

And then there are the questions of experimentation and procuring stem cells:

1. Are we going to continue to use embryos for experimentation and harvesting stem cells?
2. Do we create our own embryos for this work?
3. How many embryos shall we create?
4. How long will we keep the embryos alive?

Are we able and willing to use this science in ethical ways for good, or will we genetically manipulate ourselves out of humanity? I encourage you to read *The Birth-Mark* by Nathaniel Hawthorne.



BUILDING A HEALTHY FINANCIAL FOUNDATION

by Dominic Lucente

How many pieces do you have in place?

When you read about money matters, you will sometimes see the phrase, "getting your financial house in order." What exactly does that mean?

WHEN YOUR FINANCIAL "HOUSE IS IN ORDER," IT MEANS IT IS BUILT ON A SOLID FOUNDATION. It means that you have six fundamental "pillars" in place that are either crucial for sustaining your financial well-being or creating wealth.

#1: A SAVINGS ACCOUNT. This is your Fort Knox: the place where you store and build the cash you may someday use for your biggest purchases. Savings accounts pay a modest interest rate. You should still consider having a savings account, even in today's low-interest rate environment. Banks and credit unions often limit the number and amount of withdrawals you can make from savings accounts per month.

#2: A CHECKING ACCOUNT. This is your go-to account for everyday expenses, whether you pay your bills digitally or the old-fashioned way. Checking accounts pay a modest interest rate. Some accounts may have minimum balance requirements, so it's best to closely read the new account information. Also, opening a checking account may lead to opening a credit card account at the same financial institution.

#3: AN EMERGENCY FUND. This bank account helps you deal with the unexpected. You know that label you see on fire extinguisher boxes – "break glass in case of emergency?" Only in a financial emergency should you "break into" this account. What is a financial emergency? Everyone's definition varies, but examples include hospital bills, major car repairs, and unemployment.

#4: A WORKPLACE RETIREMENT PLAN ACCOUNT. Some want to start saving for retirement as soon as possible. Workplace retirement plans offer you a convenient way to get started. In most of these plans, your contribution is made with pre-tax dollars.¹

Money saved and invested in these accounts can compound, and the compounding may become greater with time. Consistent monthly investment is the "fuel" for your account.

Regular monthly investing does not protect against a loss in a declining market or guarantee a profit in a rising market. Individuals should evaluate their financial ability to continue making purchases through periods of declining and rising prices. The return and principal value of stock prices will fluctuate as market conditions change. Shares, when sold, may be worth more or less than their original cost.

#5: AN INDIVIDUAL RETIREMENT ARRANGEMENT (IRA). This is a tax-advantaged retirement savings account that you own. There are traditional IRAs (up-front contributions are not taxed; retirement withdrawals are) and Roth IRAs (up-front contributions are taxed; retirement withdrawals are not, provided federal tax laws are followed).²

Mandatory annual withdrawals are required from traditional IRAs starting at age 72. The money distributed to you is taxed as ordinary income; if such distributions are taken before age 59½, they may be subject to a 10% federal income tax penalty. No mandatory annual withdrawals are required from Roth IRAs while the original owner lives. To qualify for the tax-free and penalty-free withdrawal of earnings, Roth IRA distributions must meet a five-year holding requirement and occur after age 59½. Tax-free and penalty-free withdrawal can also be taken under certain other circumstances, such as the owner's death. The original Roth IRA owner is not required to take minimum annual withdrawals.

Thanks to the SECURE Act, you may contribute to Roth and traditional IRAs all your life, as long as you meet the earned-income requirement for account contributions.²

#6: A TAXABLE INVESTING ACCOUNT. This is also popularly called an investment account or brokerage account. Unlike an IRA or workplace retirement plan, the invested assets in these accounts are taxed each year. A taxable investing account gives you access to a wide range of investment products, which can help complement the other accounts in your financial foundation.

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

With You From Start To Finish...



... and Every Step Along the Way

WHETHER YOU'RE BUILDING A FAMILY, SAVING FOR YOUR CHILDREN'S EDUCATION, STRATEGIZING CARE FOR AGING PARENTS, OR PLANNING FOR A NEARING RETIREMENT, WE CAN HELP YOU CREATE A FINANCIAL PLAN TAILORED TO YOUR UNIQUE REQUIREMENTS AND DREAMS.

It's never too early, it's never too late.

CONTACT US TO START PLANNING TODAY!



Dominic M. Lucente, CFP®, RFC®

CERTIFIED FINANCIAL PLANNER™
NORTHEAST PLANNING ASSOCIATES, INC.

425 Hooksett Road · Manchester, NH 03104
(603) 645-8131
dlucente@northeastplanning.com
www.dominiclucente.com



Financial planning offered through Northeast Planning Associates, Inc. (NPA), a registered investment adviser. Securities and advisory services offered through LPL Financial, a registered investment adviser and member FINRA/SIPC. Insurance products offered through NPA, LPL Financial or its licensed affiliates. The Credit Union, NPA and LPL Financial are not affiliated. 18-174

Not NCUA Insured | No Credit Union Guarantee | May Lose Value

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

This material was prepared by MarketingPro, Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information has been derived from sources believed to be accurate. Please note - investing involves risk, and past performance is no guarantee of future results. The publisher is not engaged in rendering legal, accounting or other professional services. If assistance is needed, the reader is advised to engage the services of a competent professional. This information should not be construed as investment, tax or legal advice and may not be relied on for the purpose of avoiding any Federal tax penalty. This is neither a solicitation nor recommendation to purchase or sell any investment or insurance product or service, and should not be relied upon as such. All indices are unmanaged and are not illustrative of any particular investment.



Citations

1. Tax Policy Center, May 2020
2. Internal Revenue Service, November 10, 2020

Free Estimates



Call Dick Siciak
603-228-9535

7 Branch Londonderry Turnpike W.
Bow, New Hampshire 03304

Big Bear
EXCAVATION

2021

HAPPY NEW YEAR

We Repair & Replace Septic Systems
Remove Stumps, Back Yards
Additions, Garages

www.BigBearExcavationNH.com



Scrapbooking for Beginners & Beyond

Come join scrapbooking classes at Bow Parks and Recreation

Instructed by Kimberlie Berrigan

Spend time relaxing while creating something for your family. All tools provided, including Cricut machine use. Albums available for purchase if needed.

Bring your own paper and embellishments (some available for purchase at workshop.)

LOCATION: Bow Community Building

WHEN: Second Friday of each month
February 12, March, April 9, May 14

TIME: 7:00 – 10:00 PM

COST PER SESSION \$80 Bow Resident \$85 Non-resident

Participants may *drop-in* for a class.

COST PER CLASS: \$20 Bow Resident or \$25 Non-resident

CALL 223-3920 FOR INFORMATION

**ORGANIZE!
DESIGN!
CREATE!**

CONCORD COALITION TO END HOMELESSNESS PURCHASES FIRST CONGREGATIONAL CHURCH

The Concord Coalition to End Homelessness (CCEH) purchased the First Congregational Church of Concord property at 177 N. Main Street. CCEH plans to temporarily move its Emergency Winter Shelter and Resource Center to this location for the winter. The larger space will allow CCEH to meet the CDC guidelines for social distancing and help prevent the spread of COVID-19, yet still maintain the 40-bed shelter capacity, and continue to serve approximately 50 people at the daytime Resource Center.

We are deeply grateful that First Church was willing to proceed with their planned sale of the building, but on a much faster timeline that they might have otherwise preferred.

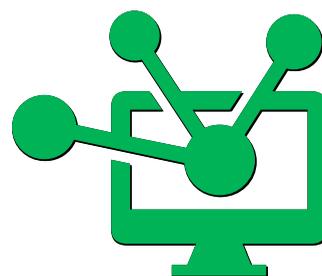
Reverend Emilia Halstead, Pastor of First Congregational Church, Concord said, "As a congregation which has a 20+ year history of working with the Concord community to care for and help house those who experience housing insecurity, we are deeply moved to be selling our current building to the Concord Coalition to End Homelessness. We are grateful to God for providing the gift of shared mission in the sale of our building, which offers a beautiful legacy for the 5th building of the First Congregational Church, Concord."

Depending on the state of the COVID-19 pandemic, CCEH is prepared to operate its Emergency Winter Shelter at this new location for the 2021/22 winter season if necessary. In the meantime, CCEH is examining the feasibility of renovating the historic First Church building into apartments once program operations can safely move back to the Emergency Winter Shelter and Resource Center at 238 N. Main Street in Concord.

Working with community partners, CCEH's mission is to eliminate chronic homelessness; support and quickly re-house people who have recently become homeless; and, build a system that effectively responds to the diverse needs of people experiencing homelessness. CCEH operates the daytime Resource Center at the Tom Fredenburg House and the Emergency Winter Shelter, both located at 238 N. Main St. in Concord. Through the Housing First and Green Street Apartments programs, CCEH also provides people exiting long-term homelessness with permanent housing coupled with on-going supportive services.



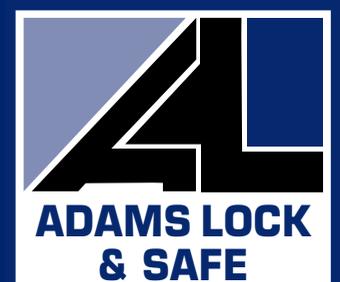
**READ
THE BOW TIMES
ONLINE!**



Read all editions of
The Bow Times online at
www.thebowtimes.com

You may also read or print
individual articles under
the following icons:

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



603-224-1652

**RESIDENTIAL, COMMERCIAL
& ACCESSORIES**



130 Hall Street, Concord NH
www.adamslock.com

Dunbarton, N.H. 03046

CLEVELAND DRYWALL, LLC

Drywall Installation & Finishing

(603) 496-2893

Matthew Cleveland



**PLUMBING
and
HEATING Corp.**

MBE0000478

SPECIALIZING IN RESIDENTIAL & COMMERCIAL MARKETS.
ONE SINGULAR MISSION – TO DELIVER QUALITY SERVICE!

603.225.6929

3 BOW BOG ROAD, BOW, NH 03304



DIPPOLD & DENNEHY
NH REALTORS



PROFESSIONAL, EXPERIENCED, LOCAL MARKET EXPERTS.



ANN DIPPOLD, ASSOCIATE BROKER
603-491-7753



JOYA DENNEHY, REALTOR
603-303-4288

#1 TEAM IN BOW – OVER \$65 MILLION SOLD!

Better
Homes
and Gardens
REAL ESTATE

THE
MASIELLO
GROUP

4 Park Street, Concord Phone: 603-228-0151

WHAT'S YOUR HOME WORTH? CALL US AND FIND OUT!

We KNOW the Bow market, deliver the RESULTS you need, and have the EXPERIENCE you expect!



DECEMBER 2020 REAL ESTATE SALES IN BOW

ADDRESS	BR & BA	SQ FEET	ACREAGE	PRICE
15 Putney Road	3 BR, 1 BA	1380 sq ft	1.4 acres	\$250,000
6 Betty Lane	2 BR, 3 BA	2130 sq ft	.1 acres	\$270,000
54 Albin Road	3 BR, 2 BA	1248 sq ft	69 acre	\$310,000
17 Hooksett Turnpike	2 BR, 2 BA	1208 sq ft	1 acre	\$310,000
89 Knox Road	3 BR, 3 BA	2150 sq ft	1.16 acres	\$310,000
501 Clinton Street	3 BR, 2 BA	1520 sq ft	2.69 acres	\$325,000
99 Bow Bog Road	3 BR, 2 BA	1624 sq ft	.96 acres	\$344,700
59 Woodhill Road	4 BR, 1 BA	1901 sq ft	2.3 acres	\$350,000
182 Bow Bog Road	BR, 2 BA	2150 sq ft	.9 acres	\$354,000
4 Bent Road	3 BR, 2 BA	1680 sq ft	1.05 acres	\$370,000
20 Wheeler Road	3 BR, 3 BA	2296 sq ft	2.8 acres	\$433,500
10 Erin Drive	3 BR, 3 BA	2475 sq ft	7.22 acres	\$441,500
20 Parsons Way	3 BR, 3 BA	2200 sq ft	1.57 acres	\$450,000
15 Surrey Coach Lane	4 BR, 3 BA	2619 sq ft	2.84 acres	\$469,000
6 Nancy Drive	4 BR, 4 BA	2941 sq ft	8.07 acres	\$485,000
15 Longview Drive	4 BR, 3 BA	3150 sq ft	2.17 acres	\$529,900
Lot 7 Hamilton Court	3 BR, 2 BA	2110 sq ft	1.88 acres	\$580,383
144 Peaslee Road	4 BR, 3 BA	3270 sq ft	1.1 acres	\$685,000

DECEMBER 2020 REAL ESTATE SALES IN DUNBARTON

ADDRESS	BR & BA	SQ FEET	ACREAGE	PRICE
161 Stark Highway South	3 BR, 2 BA	1547 sq ft	.3 acres	\$335,000
10 Devil Steps Road	3 BR, 3 BA	2550 sq ft	.59 acre	\$389,000
20 Overlook Drive	3 BR, 3 BA	2313 sq ft	2.7 acres	\$530,000

ON AGING – EMPOWERMENT

By Donna Deos

Happy New Year! I hope that 2021 can be a year of empowerment for you.

As 2020 was a year of clear seeing, 2021 is supposed to be a year of Liberation, Truth and Joy (according to Astro-Numerologist, Tania Gabrielle). As we have discussed, last year we learned a lot about ourselves and others. This year, we take what we have learned and move forward with it – hopefully in good and positive ways.



Remember, there are always things you can control: your actions, your reactions, your thoughts and feeling, how you treat yourself and others, etc. The list goes on. What you should not try to control is: other people and their actions, re-actions, thoughts, feelings, etc. Nobody likes that. It only causes more and bigger issues.

So, empower yourself and others. Look at the things you can do, the things you can control, and the ways those items make a positive difference. If we want the world to be a better place (and just so you know, everyone through all of time to date has wanted this – it's not something new) we can better ourselves to make that difference. Don't just go around telling other people what they could or should be doing. That does not help. Stop directing outward, focus inward.

True power comes from within. It comes from knowing yourself and what makes you happy. When you do the things that make you happy, your happiness spreads and inspires others.

It's when we get bossy and controlling and outwardly project onto others that we push the bad things into reality.

Empowerment is defined as: "authority or power given to someone to do something" (Google it). Give that power to yourself! Make a difference with you. You are the one who can make the biggest change in your world. If you can't grant yourself that power, then I do! I give you the power or authority to go make yourself the most spectacular, happy and successful you that you can be. You deserve it. You are worthy of achieving all you want to. Those who tell you otherwise are selfish, weak and shallow. Anyone who makes you feel unworthy needs to do a whole lot of work on themselves. The reason they project unworthiness onto others is because inside they feel unworthy themselves. They are trying to make others feel bad so they can feel better about themselves. This is never okay. It is not kind, it is not healthy, it is not the way the world moves forward in positive ways.

So, look within. You have the power to love yourself and attract all good things to you. You are now empowered to do so. Nothing is standing in your way. Go forth, find inner peace and happiness and show all the haters and doubters that they are simply looking into their own mirror when they see negative things. You are full of love, light and all good things. Never let them convince you otherwise.

Happy Empowered 2021! Donna

Giving you confidence and control in life's toughest situations.

Call Now!



Donna Deos, LLC

Spiritual Teacher & Transitions Specialist

Counseling, Coaching & Education

for senior citizens and their adult children regarding the challenges of aging

603-224-4178

www.donnadeos.com

1-855-772-2622

KIDS

Coloring Space



OBITUARIES



MICHAEL JAMES BACON

Michael James Bacon, 91, of Woodhill Road, Bow, passed away January 8, 2021, at Concord Hospital.

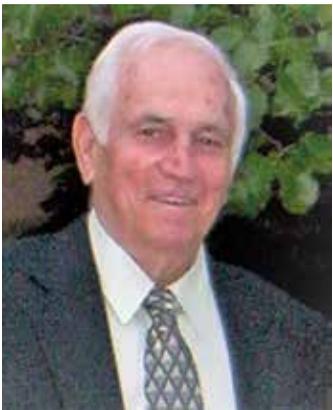
Michael was born on November 8, 1939, in Oakland, California, son to the late James and Evelyn (Quinn) Bacon. Michael worked as a salesman for Management Recruitment Incorporated for 40 years before his retirement.

He enjoyed playing poker and loved a good cigar. He will be remembered most for his sense of humor, his quick wit and great jokes. Michael was a loving husband, father, grandfather and great-grandfather.

Michael is survived by his loving wife of 54 years, Geraldine Ann (Cifuni) Bacon; daughter, Brenda Bacon of Bow; grandson, Joseph Bacon and his wife, Stacia of Weare and two great-grandchildren, Myla and Brantley Bacon.

Fond memories and expressions of sympathy may be shared at www.BennettFuneral.com for the Bacon family.

ROBERT RICHARD COUNTER



Robert (Bob) Richard Counter, 89, passed away December 25, 2020. Bob was born to Frederick and Alice Counter on August 12, 1931, and grew up in Manchester. He served in the Army in Germany and was honorably discharged. He was married to the love of his life, Constance (Connie) Nicholas, June 5, 1954, until her death in 2016.

Bob's career started with Manchester Dairy. In 1963, he moved his young family to Bow. Bob was a licensed Electrician, Commercial Air Conditioner, Plumbing/Heating repairman for several companies, retiring from the Manchester Union Leader newspaper.

He was a charter member of the Bow Pioneers Snowmobile Club, a volunteer Fireman for Bow, and a Scout Leader for the Fire Explorers. Bob was active in the Bow Young at Heart Club, an active parishioner of Christ the King Parish where he also served as a Stephen Minister and was also a parishioner at St. Paul's Church, both in Concord.

Bob loved to take on any project big or small and liked tinkering on old cars and trucks. He enjoyed his summers boating and puttering at the family lake house in Bradford, NH.

Bob was very proud of his family. He will be greatly missed by his daughter, Sharon Litchfield and husband Sherm; his son, Mark Counter and wife Deborah; grandchildren Kelli Herrick and husband Greg, Aaron Counter and Tyler Counter; great-grandchildren, Leah, Ethan, Ainsley, and Michael; his brother Arnold Counter and wife Madeline, sister-in-law, Pat Counter, brother-in-law Jack and his wife Lucy Nicholas, sister-in-law Marilyn Frazier and her husband Morris Dupree. He was preceded in death by his brother, Roland. A memorial service will be scheduled at a future date.



*Wishing you peace to bring comfort,
courage to face the days ahead and loving
memories to forever hold in your heart.*



BOW ROTARY RAFFLE & SCHOLARSHIP WINNERS

Sadly, the annual Bow Rotary Scholarship Auction was canceled due to COVID-19. For years, this popular auction has been the primary source of funds for our Bow Rotary Club Foundation's annual college scholarship awards. In lieu of the auction this year, we held a cash raffle in hopes of at least raising enough money to fund a few scholarships.

The raffle had three cash prizes and the drawing was held during our December 18th meeting. The total raised has not been finalized but we sold over \$5,000 worth of tickets between online sales and tickets purchased at Merrimack County Savings Bank's Bow office.

Our steadfast major sponsors, Merrimack County Savings Bank, Roberts and Green, Allied Insurance, and Mason+Rich all stepped up and provided significant monetary support even though we were unable to have an auction. Several local businesses have also made generous donations to the fund, and all will be recognized publicly.

The scholarship raffle winners were 1st prize \$1250 - Don and Catherine Legere; 2nd prize \$500 - Jeffrey & Kathryn Wheeler (The Wheelers donated the prize back to the club for scholarships) and 3rd prize \$250 - Kelly Gilbert.

Scholarships - Our scholarship program is based on demonstrated need and merit. We award traditional scholarships as well as scholarships for adult learners and students attending vocational and technical schools. Bow High or any student who lives in Bow or Dunbarton is eligible to apply, and can do so through our website, www.bowrotary.org.

This year's fourteen scholarship recipients are: Olivia Bynum, Bow; Katharine Cross, Dunbarton; Victoria Eweka, Bow; Dana Fahey, Bow; Matthew Ferland, Bow; Lauren Goyette, Hooksett; Elizabeth Guertin, Bow; Jonathan Muise, Bow; Robert Mullen, Bow; Shannon Mullen, Bow; Diana Pollock, Dunbarton; Jillian Roberts, Bow; Christopher Wheeler, Bow and Emma Wilke, Bow. This year's combined scholarships totaled \$22,500.

WOMEN IN ROTARY CLUBS

Rotary International began as an opportunity for local businessmen to network; getting to know each other through service to others was seen as a chance to bond and have fun while doing good. Women were not invited to join but could help with projects their husbands undertook. In some clubs, they were called "Rotary Anns".

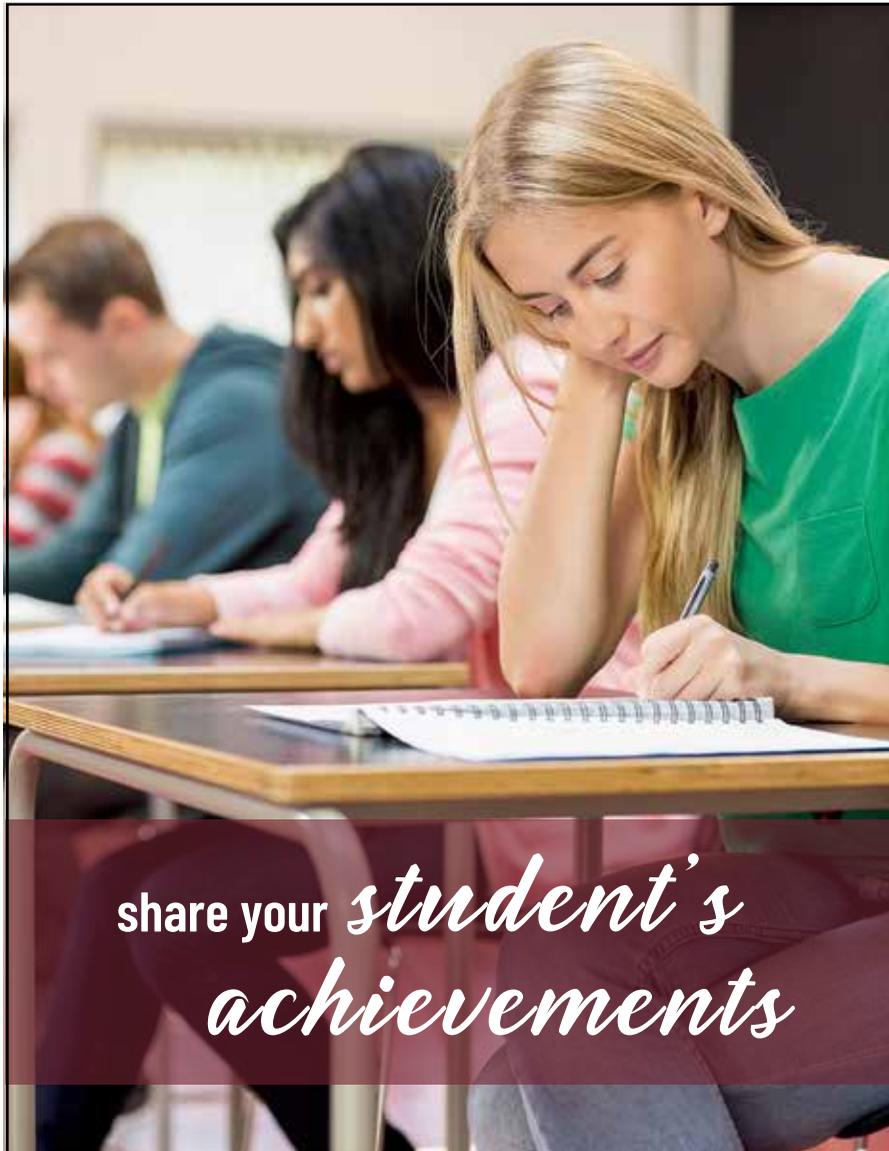
In 1986, the California Supreme Court ruled that women be allowed membership; Rotary International disagreed and took the issue to the U S Supreme Court. That Court affirmed the California decision, and in 1987, Rotary Clubs in the US now had the option to include women as full members.

Jeannie Richards, then Assistant Superintendent of the Salem School District, was asked to become a member by John Lyford, a Charter member of the Bow Rotary Club, and a well-known and respected educator in the Bow School system. Jeannie was welcomed to the club as the first female member on April 7, 1989. The male side of Jeannie's family had been involved in Rotary since the early 1940s, so she understood not only the honor and privilege of the invitation, but also its significance. Still a member today, Jeannie has always found the Club welcoming and supportive. She has been very active in the Club, initiating the Central NH Bike Race, a very successful fundraiser for the club, as well as being deeply committed to our Interact and Early-act Clubs in the Bow Schools. Jeannie served as President of the Bow Rotary Club nine years after she became a member.

Karen Wadsworth, former Clerk of the NH House of Representatives, joined the club in 1997. Her sponsor was Dom D'Ambruoso, a local attorney who asked her to join after she had given a speech to the club. From the beginning, she felt comfortable and appreciated by the members. She is still very proud that the three members she has sponsored have gone on to become club presidents, as she did herself, in 2005-6. Karen also experienced what it was like to attend a Czechoslovakian club which had not agreed to admit women; although they were polite and respectful, the warmth was simply not the same.

Over time, women have made significant impacts on Rotary International; many have served as presidents of their clubs and gone on to roles as Assistant District Governor and District Governor.

Jon Ruggles, owner of R & T Electric, and a club member since 1980, said "One of the best things Rotary ever did was to admit women." With that kind of open attitude, women in the Bow Club continue to feel there are few places they would rather be at 7:30 am on a Friday morning than with other members of the Bow Rotary Club.



share your *student's* achievements

If your child is a student at college feel free to send us news about them so their friends, family and neighbors can share important milestones in their life.

Feature your child's academic achievements, artistic endeavors or sports accomplishments in The Bow Times!

Send photos & news to Nadeane at: nmannion1@comcast.net
or Denise at: dehmling@thebowtimes.com

Pick up a copy of
The Bow Times
at one 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



“TOOLS MAY BE LEFT INSIDE PATIENTS DURING SURGERY.”

Appeared in
The Daily Orange
Syracuse, NY
January 21, 2003

ONLINE CAREGIVER CONNECTION: A CAREGIVER SUPPORT GROUP

Online Program January 28, 10:00am 2021



CONCORD REGIONAL VISITING NURSE ASSOCIATION

Caregiver Connection is an opportunity for family caregivers to support one another and connect with our staff professionals. We look forward to providing a safe space to connect with other caregivers facing similar challenges.

Registration is required. Once your registration is confirmed, you will receive a link to the program. Technical support is available to participate in the group.

Visit www.crvna.org for registration information



COVID 19 SPIKES IN NH!

On January 15, 2021, New Hampshire had 794 new cases of COVID-19. **Local statistics are:**

Bow	44 active cases	274 total
Dunbarton	8 active cases	106 total
Hopkinton	13 active cases	180 total



HUCKLEBERRY
Propane Heating Oil

"Local, honest and committed to keeping you warm"

796-2007
BOSCAWEN, NH
License #MBE1000505

Proudly serving Bow for 17 years.

We Deliver:
Propane
Oil
Kerosene
Diesel

66 King Street Boscawen, NH

Mac's Small Engine Repair, LLC

Mobile Repair Service
Veteran owned & Operated
Prompt courteous service
603-774-0180

"Servicing Bow, NH & Surrounding towns"

Is Your Yard Equipment Ready?

www.MacsSmallEngines.com



BOW
HERITAGE COMMISSION

**IS COVID 19
KEEPING YOU HOME?**

It's a great time to visit
The Bow Heritage Commission website at
www.bownh.gov/396/Heritage-Commission.

You will be amazed at the myriad of topics listed on the menu that include historical facts, historical documents, and compelling photos from the past.

Visit today and find a tangible link to the past, and a sense of the continuity of time and place.



www.bownh.gov/396/Heritage-Commission

“We hit rock bottom.”



Mary and family enjoying home sweet home!

Just two years ago, with more than \$50K in debt, Mary and Steve were drowning in debt. They even moved in with family to make ends meet. And, they began working with NHFCU's Centers for Finance & Education.

Where are they now?

- They have emergency savings
- They bought a home of their own
- They own two new vehicles
- They have eliminated all unnecessary debts

Tell us your story today. And let us help you build a better tomorrow.

Contact us today at (603) 224-7731, ext. 330



(603) 224-7731 • (800) 639-4039
70 Airport Road, Concord • 47 N. Main Street, Concord • 71 Calef Highway, Lee

www.nhfcu.org



Federally insured by NCUA



NHFCU is an Equal Housing Lender and NHFCU may lend to members only.

BOW'S CHOICE FOR DENTAL CARE

\$57 NEW PATIENT OFFER

- CLEANING • X-RAYS
- EXAM • TREATMENT PLAN

Additional services may be necessary. Paid at first visit. \$400+ value.

GENTLE DENTAL CONCORD

410 S. Main Street, Concord, NH 03301

CALL TODAY: 603-712-5058

gentledental.com/concord

Dr. Cash, General Dentist, Periodontist
Dr. Walsh, Orthodontist, Dr. Gass Jr., Oral Surgeon

**GENTLE DENTAL
CONCORD HOSPITAL**

246 Pleasant St. Memorial Building
Concord Hospital Suite 225, Concord NH

CALL TODAY: 603-651-0508

gentledental.com/concordhospital

Dr. Persha, General Dentist



NOW ACCEPTING NEW PATIENTS

- Emergencies seen same day
- Most insurance accepted

ALL PHASES OF DENTAL CARE

- Cleaning
- Root Canals
- Braces
- Fillings
- Implants
- Bridges
- Extractions
- Invisalign
- Sedation Dentistry

ORAL AND MAXIOFACIAL SURGERY

Donald J. Gass Jr., DMD, FAGD

- Tooth Extraction
- Wisdom Teeth
- Implants
- TMJ

ORTHODONTICS

John Walsh, DMD

- Braces
- Invisalign®
- Free Consultation



No Insurance? Gentle Dental now accepts Essential Dental Plan. For a low annual fee, members receive a significant discount on all dental services. Learn more and sign up at essentialdentalplan.com.