



# The Bow Times

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

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FREE

## WE ENDORSE KASICH -- HERE'S WHY



Ohio Governor John Kasich speaks at a campaign town hall meeting in Hooksett, New Hampshire, Jan. 6, 2016.

Governor John Kasich of Ohio has a proven record of turning Ohio around from an \$8 billion dollar deficit to a \$2 billion dollar surplus. In Congress he led the effort to balance the federal budget and succeeded where everyone else had failed for decades. With 18 years on the Armed Services Committee he understands what it will take to defeat ISIS. And he has campaigned the traditional John McCain way we expect with over 50 town halls, and counting, answering unscripted questions. A President is under daily scrutiny by

the press and public, so what kind of role model he or she presents affects us all – as well as our children and grandchildren. Whether it is the style and polish of a JFK or the gravitas, charm and resolve of a Ronald Reagan it will set a tone for us in the world and for our impressionable young people. Can anyone reading this imagine Ronald Reagan saying about Margaret Thatcher "look at that hair? Do you believe that? Ridiculous." Or can you see him saying about Russia's Gorbachev "look at

KASICH CONT. P. 3

## JANUARY WEB SURVEY RENAMING STREETS

Do you favor renumbering an entire street if a new building permit is issued on that street?

Yes  No

Do you favor renaming Logging Hill, Bow Center Road, South Street and Woodhill Road by combining them into a single new road name?

Yes  No

Would you vote at town meeting to limit the current renaming and renumbering ordinance to just new streets or streets with very similar sounding names?

Yes  No

Go to [www.thebowtimes.com](http://www.thebowtimes.com) to complete the survey.

## SHERIFF COULD SAVE BOW \$400,000

Sheriff Scott Hilliard has presented Police Chief Erin Commerford with a proposal for using county dispatch for the Bow Police rather than the current situation where Bow spends \$497,000 doing its dispatch.

Currently Bow employs a supervisor and four dispatchers handling 26,000 calls a year.

Bow previously built up its dispatch center when almost a dozen towns paid for the service. Over the years most of those towns have gone with the Merrimack County Dispatch Center.

In December the towns of Weare and Dunbarton also withdrew leaving us with only New Boston which pays Bow \$30,624 a year for police dispatching service. New Boston is likely to go with either Goffstown or Hillsborough County's service if Bow switches.

Selectman Ben Kiniry said the net cost savings could be significant because the County proposed performing dispatching for only \$56,340.



Sheriff Scott Hilliard

The Fire Department dispatches through the Capital Area Mutual Aid network of about 20 towns and Concord. The bulk of the current Bow cost is salaries and benefits of \$468,000.

Paying \$56,340 and foregoing the \$30,624 income from New Boston will result in a reduction from the 2015-2016 budget for the Police Department of about \$400,000.

Merrimack County's Communications Supervisor, Cecily McNair, said the timing is excellent because the county "is planning a million dollar upgrade to our system to help insure that our coverage in the county is the best."

## FIRST SNOW BY ERIC ANDERSON



MONTHLY BOW TIMES IS DELIVERED TO 3,000 RESIDENTS AND BUSINESSES - FREE



Dear Editor,

## WHY I SUPPORT MARCO RUBIO

I am 61 years old and have never written a letter to any Editor of any paper. I have never worked for or financially supported any presidential candidate. I am enthusiastically supporting Marco Rubio for President.

My wife and I met Senator Rubio while he was Christmas shopping for his kids at Gibson's Bookstore in Concord. He is a really impressive guy and I am not easily impressed. I've since looked into his platform and attended some of his Town Halls here in New Hampshire. He is extremely well-versed in foreign affairs and I believe his strong defense approach will keep our country safe.

He truly understands the new global economy and how to use it to our advantage. He will remove the foot of big government from the neck of free enterprise. Rubio's conservative principles are the shot in the arm that our country needs. He is the only adult in the bunch of candidates as far as I'm concerned. He is running a positive, substantive campaign. But don't take my word for it. Get out and meet him and ask him your tough questions. You'll be impressed.

**Laurence W. Getman**  
70 Knox Road  
Bow, NH

### ~ NOTICE ~

The last issue of the original *Bow Times* was November 13, 2008, Vol. 21, No. 46. We did not number the volume last year which would have been Vol 22. This year starts Vol. 23, No. 1.

Dear Editor,

The New Hampshire Fish and Game Commission has disappointingly agreed to move forward with proposing a bobcat hunting season. Not only will people be able to kill this still-recovering species, but some of the cruelest methods – including hounding and trapping – will be allowed.

Although they've been protected since 1989 in our state, these small cats (who weigh only slightly more than the average housecat) still face a myriad of threats to their survival, including car collisions, incidental trapping, fragmented populations, and rough winters. Like other predators, bobcat populations are limited by prey availability, so they're in no danger of overpopulating.

These animals pose no risk to humans yet many on the Commission continue to push for a



season. That's not for scientific management – that's throwing a bone to the small group of trappers and houndsmen that want a bobcat pelt to sell to overseas markets. Hopefully the Commission will recognize that science and public support do not stand behind this misguided decision.

**Alex Zerba**  
8 Poor Richards Drive  
Bow, NH

Letter to the Editor,

I would like to comment on a proposed Roundabout at Knox and Logging Hill Road. I cannot imagine putting elderly people from White Rock Senior Living Center and new drivers from the High School at White Rock Hill Rd.

in a Roundabout when the fire trucks start rolling with sirens and lights!

A traffic light seem to be the only sensible solution. Let us pray for common sense to become common once more.

**Susan Andrews, Bow, NH**

## BOW RECYCLING COMMITTEE NEEDS VOLUNTEERS

The Town of Bow Recycling Committee is looking for new members to join the group.

The committee is appointed by the Select Board and is charged with informing and educating residents on recycling, advising the Select Board on ways to reduce solid waste costs, and planning and conducting the annual Household Hazardous Waste Collection Day in the fall.

If you have questions about the committee and its work, contact the Committee Chair, Sarah Brown at 228-6867 or [sbb22@comcast.net](mailto:sbb22@comcast.net).

Committee meetings are open to the public and we encourage anyone with an interest in our work to attend the next meeting on February 2 at 7:30 pm at the Town Office.



## The Bow Times

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**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.

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**KASICH CONT. FROM P. 1**

that splotch on his forehead! What's with that? Disgusting." Elsewhere in the GOP field we have an array of candidates who would very competently fill out a Presidential cabinet: Jeb Bush as Secretary of State, Chris Christie as Attorney General, Lindsay Graham as Secretary of Defense, etc. But, for someone who can carry us forward with a clear vision for growing the economy and conducting world affairs, we recommend Ohio Governor John Kasich.

In Ohio, Governor Kasich inherited an \$8 billion budget shortfall and just 89 cents in the state's rainy day fund! By putting conservative principles into practice he balanced Ohio's budget and cut taxes by \$3 billion, improved education, reduced state government employment and created over 350,000 private sector jobs. In his reelection he carried 86 of Ohio's 88 counties in this must win state for the electoral college if Republicans want to return to the Presidency. I had the honor of serving in Congress with John and can personally attest that he is a man of ideas, integrity, and enthusiasm. If he says he'll do something he keeps his word, which is very, very rare in the Potomac swamp.

I am pleased to join former U.S. Senators Gordon Humphrey and John E. Sununu in supporting John Kasich. With so many choices, voters need to choose Governor Kasich, a candidate they can be proud of and who can unite the party to defeat Hillary Clinton or Bernie Sanders.

It isn't time for an apprentice.

*Chuck Douglas  
For a free press  
Je suis Charlie*

## MEN'S CLUB HEARS ABOUT GUN CLASSES

Looking for basic firearm handling? Want to know how to take apart and care for your firearm? Seeking help improving your competition scores? SIG SAUER Academy has the course for you and more.

From executive protection to active shooter response, from close quarters combat and basic marksmanship to defensive responses to a shooter, the SIG SAUER Academy has provided high quality firearms and tactics training for more than two decades the Men's Club was told on December 20 by Sig's David Hinkell.



Located on over 140 acres in Epping, the Academy features state-of-the art indoor and outdoor ranges, tactical training areas, urban environments, a shoot house, a maritime training area, and a force-on-force village. "The SIG SAUER Academy offers a comprehensive arsenal of more than 110 courses for the professional or responsible citizen.

Whatever your firearms training needs and whatever you choose to shoot we will work with you" said David Hinkell of the Academy.



All applicants are required to provide one of the following, whether your selected course is a firearms or non-firearms course:

A legible copy of a current, valid concealed carry permit. Permits must be no more than 5 years old from issue date, OR

A legible copy of your current, valid law enforcement or military credentials, OR

A legible copy of a current, valid firearms identification card.

**The Academy can be contacted at 610-3400 or [www.sigsaueracademy.com](http://www.sigsaueracademy.com)**

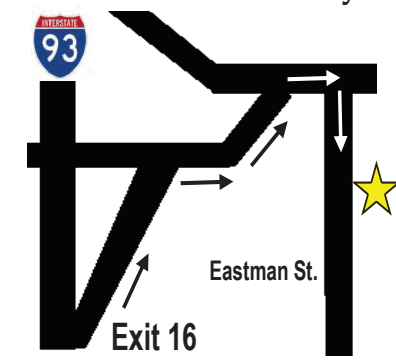
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## ROUNDAABOUT ROUNDLY REJECTED

By a 2 to 1 vote the online web poll rejected a full-size roundabout at Knox and Logging Hill Roads. As one letter to the editor commented: "I CANNOT imagine putting elderly people from White Rock Senior Living Center and new drivers from the High School at White Rock Hill Rd. in a roundabout when the fire trucks start rolling with sirens and lights!"

The results that should wake up our Board of Selectmen are:

	Responses	
<b>Leave it as is</b>		<b>40.31%</b>
<b>Put in traffic lights</b>		<b>24.80%</b>
<b>Put in a full-size roundabout</b>		<b>20.16%</b>
<b>Make it a 4-way stop sign</b>		<b>13.18%</b>
<b>Put in a mini roundabout</b>		<b>1.55%</b>
<b>TOTAL</b>		<b>100.00%</b>

# A-1 Enterprises

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# WHAT WOULD YOU DO TO IMPROVE TOWN/SCHOOL DISTRICT MEETINGS?

These are just 10 of the comments filed by you readers with the Survey poll in November:

1. Times are the biggest issue for our family. Only one of us can go because we have young children.
2. More ballot box areas to make the actual voting go faster. Meetings are way too long.
3. Child care has been important, but when the meeting lasts until 11 on a school night, we could not stay. Shorten the presentations! Too much time is lost. No reconsiderations - they are disrespectful to those of us who attend.
4. Invite town taxpayers and/or board members to write a pro or con statement ahead of time, and publish at least a week before the meetings.
5. Stop reconsidering votes due to a voting block not winning.
6. SB2!! However, since that's not likely, a daytime Saturday meeting would be better attended.
7. It is important to maximize the voter turnout to offset some of the special interest issues that get pushed through, such as an additional \$370,000 for a full time kindergarten. There was barely any justification given for that specific huge amount and the young parent heavy crowd couldn't wait to blindly approve it. A larger, more diverse crowd would have made the presenters better explain where the figures came from.
8. Saturday meeting! More people - more opinions - better representation of what people want for and from the Town of Bow.
9. Enforce the time limit for people to speak. We do not need to hear the history of the Bow Fire Dept from 1951 or listen to a poorly adapted Dr. Seuss poem.
10. Would like Saturday meetings as the weeknight meetings are difficult during the school year.

## NH LIQUOR COMMISSION DELIVERS TO TOYS FOR TOTS AND NH FOOD BANK

The New Hampshire Liquor Commission (NHLC) delivered more than 500 new, unwrapped toys to the U.S. Marine Corps Reserve Toys for Tots Program and nearly \$9,000 to the New Hampshire Food Bank. Throughout November and December, NHLC collected toys and monetary donations at its 79 NH Liquor & Wine Outlets and at NHLC Enforcement headquarters.

This is the fourth year in a row NHLC has partnered with the Toys for Tots Program. The U. S. Marine Corps Reserve Toys for Tots Program collects new, unwrapped toys during October, November and December each year to be distributed as Christmas gifts to less fortunate children.

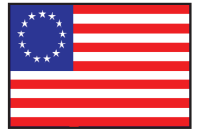
Exel Inc., of Bow, which coordinates NHLC's warehouse operations and statewide liquor and wine transportation, collected toys from all 79 outlet locations and stored them for safe-keeping at its Bow warehouse, prior to delivery.

A total of \$8,875.79 in customer donations were provided to the New Hampshire Food Bank, which is enough to provide 17,752 meals. "Thanks to the generosity of our customers and employees and through the hard work of our warehousing partner Exel, we were able to help fill stockings and put food on the table for some very deserving children and families," said NHLC Chairman Joseph Mollica. "Organizations like the U.S. Marine Corps Reserve Toys for Tots program and the New Hampshire Food Bank make a tremendous impact in the community and we are humbled to be able to contribute to these great causes."



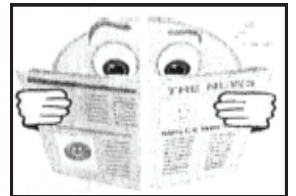
NHLC and Exel employees load a truck full of toy donations.

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## WHITE ROCK NEWS



### White Rock Senior Living

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# TRAVEL TALK - DOGS AND LOST KEYS

BY CHASE BINDER

We've done it again! Bud and I and our two Standard Poodles, Maggie and Millie, have made the 1,500 + mile drive down to Florida. This is the fourth time we've made the after-the-holidays trek, and the third year in a row at our favorite dog-friendly rental in Cape Coral, Florida. We should be old pros by now. In fact, we *do* feel pretty good about all our planning and preparations. But it seems that each year teaches us something new.

This year's notable lessons concerned weather and recovering lost items (yup...me again!).

We've been extraordinarily lucky to have had virtually perfect weather on our previous drives south. No rain. No snow. No sleet. Imagine! Our luck was bound to turn, though, and this year was the year it happened. We planned to leave Bow early in the morning on Tuesday, December 29. In the run-up to departure day, we kept thinking of the ridiculously mild winter. No snow at all, shirtsleeves on Christmas day...what could bode better? That all changed, though, as the weathermen honed in on the first big storm of the winter, forecast to arrive on our departure day. As the 29<sup>th</sup> approached, it became clear that the storm would be nasty—snow, ice, freezing rain—and that it would arrive in Bow mere hours before we had planned to leave.

We had two choices—leave early, or leave late. Our favorite weather forecasting websites, weather.com and wunderground.com, said that



the storm would likely arrive in New York and New Jersey just after midnight on Monday—then overtake the New England states and hang around most of Tuesday. Ugh! We decided to try and outrun the storm to New Jersey, leaving Monday evening about supper-time, 10-12 hours ahead of our planned departure.

Smart. Very smart! Just as we were mid-way down New Jersey's Garden State Parkway, the first precipitation hit the windshield. It started as rain, then wavered between sleet and tiny ice pellets. It didn't seem to be sticking to the roads, though, and we powered through.

You might think that we were brave in addition to being smart, but I had an ace up my sleeve. One of my favorite travel websites, Conde Nast Traveler (cntraveler.com) posted an article featuring the best travel apps of 2015, including a weather app called Dark Sky. Conde Nast noted that Dark Sky uses "hyper-local" weather data to give you essentially real-time information on conditions in your area and along your route--useful for winter

road trips, but also good for re-routing around summer storm cells.

I loaded the app onto my phone and iPad and all I can say is...wow! The app is intuitive as well as informative and I was able to tell Bud "Don't worry. It's sleeting now, but will stop in 10 minutes for a half-hour before starting again. We'll be long gone. By the time we get to Philly, it will just be overcast. There's rain in Baltimore, but no fear of snow or ice—the temp will be 42." We used Dark Sky the whole way down to Florida. It helped us anticipate rain and gage when to walk the dogs, find an outside eatery and even how handy our umbrellas needed to be.

We got our second lesson in Savannah (lovely, dog-friendly city—packed with history and yummy food!). After checking into our hotel, we took the dogs to Daffin Park, a large dog-friendly park where the girls could run, then went to Huey's on the River (hueysontheriver.net) where outdoor tables welcome dogs. It was a truly exceptional afternoon/evening. But the next morning, I couldn't find my keys. Bud called Huey's and they said—sorry, nobody turned in keys. Bud had a duplicate set of keys, but the expense of replacing my set of our cars' "intelligent" key fobs made us gulp. It would be a \$500 oops!

We went back to the park and

did an extensive grid search. No luck. We went back to River Street and retraced our steps from the parking area to the restaurant. Nothing. Finally, I said "Heck, we're back at Huey's, why I don't just run in and double check?" Bingo! The hostess said "Oh sure...they're right behind the bar."

**Lesson:** physically returning to the place you thought you might have left your item can really pay. But also, some people (OK...me!) might benefit from a lost-item gadget like TrackR (the trackr.com) which uses Bluetooth technology to locate lost items. I'll be doing research on these devices soon. Meantime, my keys now attach to my belt or my pocketbook with a low-tech carabiner.



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## ACT NOW! FREE MONEY! TIME IS RUNNING OUT!

By Ben Kiniry

Do you like free money? What if I told you there is free money earned by you over your lifetime, but no one has told you about how to acquire this free money. I'm well aware this sounds too good to be true, and you're thinking it's not true or perhaps even illegal. Below, I discuss a few strategies regarding Social Security retirement benefits that you will want to know and act on, NOW.

### **Basic Retirement Benefit**

Well for starters, you will want to understand the Social Security retirement structure as it relates to your chosen age of applying for your retirement benefit and the amount of your benefit. Currently, you must be age 66 to receive full retirement benefits. At this age you will receive what is considered 100% of your benefit. But wait there is more (or less)!

**Less Money:** You could choose to apply for your retirement benefit at age 62. If you do, then you will receive a decrease from your full retirement age benefit of approximately 25%. I say approximately 25% be-

cause the Social Security Administration also does a cost of living adjustment (COLA) almost every year (the sum of all COLAs from 2012-2015 totals 8.5%), which is not always considered by those doing a benefit calculation. As can be seen, anyone who turned 62 in 2012 and applied for their benefit received a decreased benefit amount of approximately 33.5% in relationship to their counterparts that have or will apply for full benefits in 2016.

**Even More Money:** On the other end of the spectrum, those who put off applying for their 100% full retirement age benefit, from age 66-70 will receive an additional increase. How can that be? Age 66 is 100%. You can't have more than 100%, right? Wrong! For each year that you do not file for and receive benefits from age 66 through age 70, the benefit amount goes up an additional 8% per year (please don't forget to consider those hidden COLAs). So let's do some math here.

**Add It All Up:** For those who forego applying between ages 62-66 there is an increase in benefit of at least 25%, plus cost of living adjustments (8.5%). If they continue to defer until age 70, there is an additional increase of 32%, plus four more years of potential COLAs. With the numbers utilized and using an annual COLA of 1% per year (4 years), the total difference in benefit by differing to age 70 is a **69.5% increase** in benefit over the age 62 benefit that would have been received.

**What is the Opportunity Cost?:** Alright, that sounds great, but let me play devil's advocate. First off, I have the clients who simply say, "I'm going to die before it will be worthwhile" or "I need the money NOW." Fair enough, if those things are true. There is also the argument that if you receive the money now, and invest, those years of payments add up. I agree they do. However, I have run the num-



bers with the help of Certified Financial Planners and Certified Public Accountants to figure out the approximate break-even point(s)(as you should).

I've seen calculations that show break-even points anywhere from ages ranging from the mid-70's through mid-80's. Therefore, the key question is "How long do believe you, or your spouse, will live?" So why apply at a later date?

I have said to many clients "if you don't have a serious health issue, then I would have you conduct your planning as though you going to live until age 90, as you will make better financial choices."

Some clients respond with something like "my benefit amount is enough to pay for my desired life style." My response is "today that may be true, but in 28 years, when you are age 90, it may not be. You should also consider that for some people at age 62 it's a *choice* to stop working, whereas at age 90 you're not nearly as likely to go out and become gainfully employed if you can't pay your bills."

In the end you don't want *90 year old you* angry at the *62 year old you*, for *choosing* to stop working when you didn't account for the increase in the cost of living 28 years from now and the quality of life that goes with it on a fixed income.

**Return Policy.** You may be thinking *it's too late for me*, because I filed for my benefit in the last year, **WRONG!** If you are between the ages of 62 and 66 and filed for benefits in the last year, you may withdraw

your claim and pay back the benefit dollars received and then defer receiving your benefits as outlined above (but be aware that you can only do this once).

### **File and Suspend for Couples**

Just as the heading indicates, you may file for your Social Security benefit and then suspend the benefit. Why would you do this? For the free money, if you want it.

How does this work you ask? Good question, perhaps a real life example will help (names have been changed to protect the innocent). Husband Harry and wife Wanda have been married for forty years. Wife Wanda is 66 years old and husband Harry just turned age 62. Wife Wanda, an accounting expert, has earned a rather high income for many years. Husband Harry has earned lower wages and spent some years taking care of his grandchildren (like you, he loves his grandchildren).

Wife Wanda has decided to keep working, perhaps a year or two, or three, or four (sound familiar). So you say, "Ben, where is the free money already?" Okay, here it is. Wife Wanda applies for her benefit and then suspends (informs Social Security she changed her mind). Next, husband Harry applies for a spousal benefit, not on his work record, but on Wanda's. Husband Harry now receives \$1,300.00 a month and meanwhile, as you learned earlier, wife Wanda's benefit amount continues increasing at a rate of 8% per year (plus COLAs). So it is possible that husband Harry will receive the sum of \$1,300.00 per month for years (that is \$15,600 per year of free money).

The file and suspend strategy is set to be **terminated on May 1, 2016**, by the Bipartisan Budget Act of 2015. I would encourage you to look into this if, and only if, you like the idea of free money.

### **Suspend Only**

A single individual who has been receiving his retirement benefit prior to age 66, may suspend his benefit at age 66

KINIRY CONT. ON PG. 9



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# NEW YEAR AND A NEW YOU

By Jim Olson

There's a reason why everyone from movie stars and financial moguls to school teachers and nurses use personal trainers: The benefits of working with a personal trainer is one of the fastest, easiest, most successful ways to improve your health and fitness. In fact, the benefits of personal training has proved so effective that it has spread worldwide. Today, personal trainers are used by people of all fitness, age and economic levels--and from all over the world--to help make lifestyle changes those people couldn't achieve by themselves. How do you know if hiring a personal trainer is the right choice for you? Consider the following things a personal trainer can do:



**2. Reach or Maintain a Healthy Weight.**

Body fat reduction, weight reduction or management, body shaping and toning can all be achieved with the aid of a qualified personal trainer, who can help you set realistic goals and determine safe strategies, all while providing the encouragement you need.

**3. Learn to Stick to It.**

Sticking with well-intentioned

**1. Improve Your Overall Fitness.**

In a recent survey, studies show the primary reason people hire personal trainers is to get professional assistance to improve cardiovascular health, strength, flexibility, endurance, posture, balance and coordination. A personal trainer can monitor your progress and fine-tune your program as you go, helping you work your way off plateaus.

**TESTIMONIAL By Bob Warde**

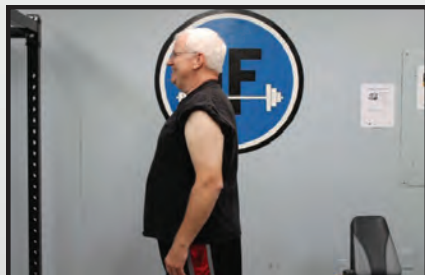
My early exposure to IF was through two conversations with John Olson at neighboring establishments. He encouraged me to check out IF. After a year of unexpected displacement in Pennsylvania, my wife supported my decision to walk through the doors of IF. For me, younger days of rigorous athletics as a participant were followed by forty years of coaching as a spectator. My weight was increasing; my mobility was decreasing. Two years into retirement, I had hopes of improving my physical health and avoiding a heart attack. Yet, my body was still in crisis.

So last July, I marched into IF and met Jim Olson, a great salesman. By the way, I planned to consider IF after a three week scheduled vacation; Jim quickly had me signed up and beginning the next day.

The IF staff has been tremendous. Each staff member seems to know all the clients and always you are greeted with a smile. The sessions are tailored to the individual needs and abilities of the client. IF is a mix of all ages and abilities. My lack of agility and balance still bother me. Yet I am thankful for the thirty pounds down and hope by next summer to reach my goal of fifty pounds. IF is helping me regain my physical health. Goals that were once considered no longer possible are now being planned.

Thank you, IF!

FITNESS CONT. ON PG. 8

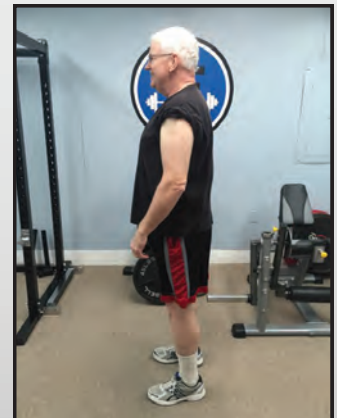


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# A Quick Guide to Pairing Wine with Chocolate

By Nicole Habif



## Ah, wine and chocolate.

They're delicious on their own, but can be a total taste bud disaster when the wrong two are paired together. Here's a few tips to making the match work deliciously well.

**First, always make sure the wine is sweeter than the chocolate.** Why? Sipping a high-sugar wine with a less sugary square of chocolate will emphasize bitterness and astringency, while simultaneously *decreasing* richness and sweetness – are all things that will take all the deliciousness right out of the chocolate!

Some great pairings that follow this principle include: Canadian Icewine with white chocolate; ruby Port with milk chocolate or dark chocolate; and very ripe-fruited, non-dessert reds like Zinfandel from Lodi, California or some southern Italian reds (Primitivo, for example) with bittersweet chocolate. Also, don't count out the bubbly. Sweet sparkling wines (rosés in particular) will sing with chocolate-covered strawberries.

**Use the highest-quality chocolate you can – and don't chew!** Yep – just allow a small

square to melt a little on your tongue, then take a slow sip of the wine. Chocolate with nuts or dried fruits will go especially well with wines exhibiting a similar nutty, dried-fruit character (look for Amontillado Sherry or Madeira). This is called "matching like with like," a common food-pairing trick.

**If you're planning wine and chocolate pairings at home or for guests, remember to take a short break between each wine and chocolate.** So much richness and sweetness will quickly exhaust your palate. Go slow and enjoy the process, stopping occasionally to sip some water – having water crackers on hand can't hurt either. The sweetness will linger on your palate, so try to line up your wines and chocolates from least to most sweet.

**Lastly, the whole "wine and chocolate" thing doesn't need to be reserved for desserts.** Try them together in more savory context, like a cocoa-coffee rubbed beef filet with an Argentine Malbec or chicken mole poblano with an Amarone. Whether it's chocolate, spicy foods, fish or barbecue – food and wine matching is part science and part personal preference. While there are certain proven principles that really enhance your enjoyment, it really all comes down to eating and drinking what *you* think tastes good.

*Cheers! Nicole Habif*

**Nicole Habif of Bow is certified at the Advanced Level by the Wine & Spirits Education Trust.**

## FITNESS CONT. FROM PG. 7

plans is one of the biggest challenges exercisers face. Qualified personal trainers can provide motivation for developing a lifestyle that places a high priority on health and activity. A personal trainer can help you brainstorm ways to overcome your biggest obstacles to exercise.

### 4. Focus on Your Unique Health Concerns.

In a recent survey, studies show that 50 percent of personal trainer's clients have special medical needs, such as arthritis, diabetes or obesity. A personal trainer can help you with these or other issues, including low-back pain, rehabilitation from injury and pre/postnatal training. A personal trainer can work with your physician, physical therapist or other health care provider to plan a safe, efficient program that will speed your recovery or enable you to reach your health goals.

### 5. Find the Right Way to Work Out.

You will learn the correct way to use equipment, and appropriate form and technique for cardiovascular work and free-weight training.

### 6. Stop Wasting Time.

Get maximum results in minimum time with a program designed specifically for you. Workouts that use your strengths and improve on your weaknesses

are efficient and effective.

### 7. Learn New Skills.

Want to improve your tennis game, learn to ski, become an in-line skater, golf like a pro, better your weekend basketball game or get ready for your bathing suit? An individualized program can improve your overall conditioning and develop the specific skills you need.

### 8. Enhance Your Mind, Body and Spirit.

A personal trainer can act as a doorway to new personal growth experiences. Many personal trainers provide mind-body activities, such as yoga or tai chi sessions. Your personal trainer may help you uncover new insights about yourself or find potential you didn't realize you had.

### 9. Benefit From the Buddy System.

What could be better than making a commitment to regularly meet with someone who will provide you with individualized attention and support?

### 10. Would you Like Some Help or Know Someone that Does?

Please feel free to call me or email me at anytime and I would be more than happy to help you with anything that you need. If you know someone that may be interested in improving their health, appearance and confidence please forward this newsletter onto them. I appreciate your support and look forward to helping you in any way that I can. Thank you.

## BOW WOUNDED WARRIORS SUPPORTERS RAISE \$19,000

Bow Auto Parts and Premium Recycled Parts North East are again this year, supporting injured service members through the Wounded Warrior Project. Team PRP NE presented Wounded Warrior Project with a Christmas check for \$19,000.

More than 50,000 servicemen and women have been injured in the recent military conflicts. In addition to the physical wounds, it is estimated as many as 400,000 service members live with the invisible wounds of war, including combat-related stress, major depression, and post-traumatic stress disorder. Another 320,000 are believed to have experienced a traumatic brain injury while on deployment.



Left to right: Desiree Lindquist, Kenzie Lindquist, Kevin Lindquist, Chris Lindquist, Sue Lindquist, Camden Lindquist, Allen Lindquist

To date, the WWP has served over 95,000 servicepersons and their families.

Team PRP North East is a network of 14 auto recyclers who work together as partners to provide overnight service and top quality auto parts to body shops, mechanical repairers, and the general public. Bow Auto Parts is the New Hampshire partner.



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# BOW REAL ESTATE SALES

## DECEMBER SALES

144 Peaslee Road, 3284 gla, 4 br, 2.5 bath, 2 car att., 1.1 acres, Sold \$546,972 12/22/15

8 Nesbitt Drive, 3096 gla, 4 br, 2.5 bath, 2 car att 3.3 acres, Sold \$349,900 12/21/15

40 Rocky Point Dr, 2968 gla. 4 br, 2.5 bath, 2 car under, 1.02 acres, Sold \$322,000 12/10/15 4

18 Brown Hill Rd, 2278 gla, 3 br, 3.0 bath, 2 car att., 2.11 acres, Sold \$318,000 12/11/15

9 Longview Drive, 3841 gla, 4 br, 3.0 bath, 2 car att., Sold \$327,000 12/23/15

129 South Bow Rd. 2642 gla, 3 br, 2.5 bath, 2 car att., 2.81 acres, Sold \$321,000 12/09/15

68 Brown Hill Rd, 1902 gla, 4 br, 2.5 bath, 2 car att., 5.15 acres, Sold \$285,000 12/01/15

59 Page Road, 2426 gla, 5 br, 2.5 bath, 2 car Att, 1.0 acres, Sold \$255,000 12/16/15

28 Allen Road, 2236 gla, 3 br, 1.5 bath, 2 car det., 1.7 acres, Sold \$244,900 12/15/15

11 Grandview Drive, 1737 gla, 3 br, 2.5 bath, 2 car att., 1.39 acres, Sold \$226,000 12/30/15

Provided by LINDA HUTTON --Linda has been selling homes & property in Bow for over 24years.

Comments, questions, contact Linda at: Berkshire Hathaway HomeServices Verani Realty, 143 N. Main St., Concord, NH 03301 (224-0700) [www.lindahutton.com](http://www.lindahutton.com) or [lshutton@aol.com](mailto:lshutton@aol.com)

**These statistics are for all Bow Sales for the period 12-1-15 through 12-31-15, based on info from the New England Real Estate Network, Inc.; deemed reliable but not guaranteed.**

### KINIRY CONT. FROM PG. 6

and may continue to do so up until age 70, all the while having the benefit grow by 8% each year.

**Restricted Application for Couples** This is yet another strategy to increase your total household benefit but will also be terminated on May 1, 2016. Under this strategy one spouse must have applied for his/her retirement benefit. So for the sake of clarity we will say that Aaron is receiving his benefit. If Aaron's spouse, Tara, has reached full retirement age and is eligible for both a spousal benefit based on Aaron's earnings record and a benefit based

on her own work record, she could choose to file a restricted application for the spousal benefit (Aaron's record) only. So Tara receives a benefit each month of \$1,000.00 and for each year that Tara delays filing for her own benefit, it will grow (as you know already) at 8% per year. As of May 1, 2016, if a spouse files for a retirement benefit under the facts above, they will be forced to take the larger of either the spousal or their own benefit, and the opportunity for the 8% annual increase will no longer be possible.

There it is, free money, you just need to act now.



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## MADELINE LESSARD BMS GEOBEE CHAMPION



L-R Madeline Lessard, Aaron Burkett, Ethan Gray

Each year, BMS students compete in the Annual GeoBee, a contest designed to inspire students to be curious about our world. On January 11, eight BMS grade-level winners competed in front of their families, GeoBee alternates, and a panel of judges (social studies dept) to showcase their geographic knowledge. After surviving multiple rounds of challenging questions posed by moderator and 8th grade teacher Sarah Arndt, three finalists emerged. When only two remained, the

competitors began with a clean slate and the final championship round, consisting of three identical questions, began. At the end of the round, **Madeline Lessard**, grade 8, edged out runner-up and classmate **Aaron Burkett** to earn the title of BMS GeoBee Champion! Third place winner was 6th grader **Ethan Gray**. Madeline will now complete an online written exam to qualify to advance to the NH Geographic Bee. Congratulations to all GeoBee participants!

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# BOW GARDEN CLUB

## Meet Susan Johnson, Bow Garden Club President

By Joyce Fisher



Susan (Schiltgen) Johnson was born, raised and educated in and around St. Elmo, Minnesota. She married her husband David, also a Minnesota native and had two children before moving to first Washington, D.C., then Pennsylvania, Iowa and back to Minnesota for David's career with the Veteran's Administration, before ending up in Bow in 1995. Sue was employed by the NH Department of Elderly and Adult Services for a number of years before retiring in 2012. She had joined the Bow Garden Club in 1997 and although she was working full time and the club met during the day, she managed to attend most meetings and made herself available to work on many of the garden club's projects each year. (The Bow Garden Club has been holding evening meetings for several years now).

Sue can be seen planting or watering the window boxes at the Town Gazebo—the latter daily during the hottest days as well as planting and maintaining the half-barrel located at the Evans Cemetery on White Rock Hill Road and she is always the first one to volunteer for “extra duty” when something needs to be done. In 1998, Sue, having developed a keen interest in floral design, signed up for the National Garden Clubs, Inc. (NGC) “Flower Show Judges School”, a five-course instructional program designed to be taken over a 7-year period.

During this time period, she was required to enter a certain number and specific types of floral designs and horticulture specimens and to obtain a certain number of blue ribbons to qualify as an NGC Flower Show Judge.

Upon completing the course requirements she sat for her final exam in New Haven, Connecticut in October of 2005, and received her accreditation later that year, affording her privileges to judge NGC-sanctioned flower shows located anywhere in the country or the world for that matter. Sue has both entered and judged flower shows all over New England, including the Boston Flower Show and as she will tell you has experienced the “thrill of victory” with each of several blue ribbons she has garnered, a basic satisfaction



A floral design created by Susan for instructional purposes for the NH Federation of Garden Club's Fall Symposium

with a number of red and even yellow ribbons (2nds and 3rds, respectfully); however, she has also experienced the perceived “agony of defeat” known to competitive floral designers, by having received “the dreaded HM” or Honorable Mention more times than she would probably care to admit as do all floral designers. (One must realize that there are only 4 entries per design class and there are no “ties” although with the point score system all NGC Flower Show Judges

must employ, the point spread between first and fourth place can be only a few points). Sue has also entered her designs in the East Colony Fine Art's (Manchester) annual “Petals 2 Paint” exhibition over the past ten years, provides workshops for her fellow Bow Garden Club members and is frequently asked by other garden clubs within and outside the state to provide floral design programs for their members.

Sue served as Chairman of the NH Judges' Council from 2013 to 2015, an affiliate of the NH



Susan Johnson's design that she entered in the NH Judges Council's flower show exhibition entitled "Let's Party" held at the White Rock Senior Living Community in Bow

Federation of Garden Clubs, Inc. where accredited flower show judges hone their skills at monthly meetings and plan future flower show exhibitions. Sue was also the chairman of the very successful 2014 state flower show, “Out of this World” which was held at the McAuliffe-Shepard Discovery Center for which she received a national award.



Susan Johnson was installed as Bow Garden Club President at the club's December 2014 Annual Meeting and began serving her 2015-2016 term at the beginning of the new year, having formed her Board of Directors and Committees in preparation for the club's April re-opening. The year 2015 was rife with programs on Raised Bed Gardening, Successfully Growing Heirloom Tomatoes, Hybridizing Daylilies, Composting, Cacti & Succulents and Holiday Tablescape. A Progressive Dinner was also held where members and their guests toured three members' gardens one summer evening, socialized and enjoyed a series of delectable meal courses provided by members. The Bow Garden Club Executive Board is already hard at work, meeting to select the educational programs they will be offering their membership in 2016, having polled their members for their input and ideas in this regard and they are looking forward to yet another productive and enjoyable garden club year under Susan Johnson's direction.

The Bow Garden Club currently consists of 42 members (including 2 men) who represent a range of ages, backgrounds, interests and expertise. Membership meetings are held at 6:30 p.m., usually on the second Monday of the months of April, May, June, July (Progressive Dinner), September, October and November with their annual meeting and holiday brunch taking place on the second Saturday of December. Social time is held with light refreshments prior to each membership meeting, beginning at 6:00 p.m. Guests and prospective members are always welcome at Bow Garden Club meetings, at no cost. For more information on the Bow Garden Club regarding membership, the club's mission, projects and activities, etc. please visit [www.bowgardenclub.com](http://www.bowgardenclub.com).

Susan Johnson (left) accepting a National Garden Clubs, Inc. (NGC) rosette of distinction award from New Hampshire Federation of Garden Clubs President Michelle Mensinger

# Smart Financial Moves in your 20s, 30s, 40s & 50s

By Dominic Lucente, CFP

If you had a timeline of the financial steps you should probably take in life, what would it look like? Answers to that question will vary, but certain times of life do call for certain financial moves. Some should be made out of caution, others out of opportunity.

**What might you want to do in your twenties?** First and foremost, you should start saving for retirement – preferably using tax-advantaged retirement accounts that let you direct money into equities. Through equity investing, your money may grow and compound profoundly with time – and you have time on your side.

As a hypothetical example, suppose you are 25 and direct \$5,000 annually for 10 years into a retirement account earning a consistent 7%. You stop contributing to the account at age 35 – in fact, you never contribute a dollar to it again. Under such conditions, that \$50,000 you have directed into that account over ten years grows to \$562,683 by the time you are age 65 with no further action from you. If you contribute \$5,000 annually to the account for 40 years starting at 25, you end up with \$1,068,048 at 65.<sup>1</sup>

Aside from equity investment, you will want to try and build your savings – an emergency fund equal to six months of salary. That may seem unnecessarily large, or just too grand a goal, but it is worth pursuing, particularly if you are married or a parent. You could suffer a disability – not necessarily a permanent one, but an illness or injury that might prevent you from earning income. About 25% of people will contend with such an episode during their working lives, the Council for Disability Awareness notes, and less than 5% of disabling illnesses and accidents are job-related, so workers' comp will not cover them.

As *Money* notes, just 13% of millennials have disability insurance.<sup>2,3</sup>

**What moves make sense in your thirties?** You may have married and started a family at this point,

so your spending has probably increased quite a bit from when you were single. As you save and invest in pursuit of long-range financial objectives, remember also to play a little defense.

You should think about creating a will and a financial power of attorney in case something unforeseen happens. Another estate planning/asset protection move that becomes essential at this point is life insurance. Right now a 20-year, \$250,000 term life policy for a 35-year-old can cost less than \$30 a month. It will not build cash value like a permanent life policy, but it can easily be renewed (and in some cases, converted into permanent life insurance).<sup>4</sup>

**What considerations emerge between 40 and 50?** This is where you may be “sandwiched” between taking care of your kids and your elderly parents or relatives. Your spending may reach a new peak; hopefully, your salary is rising as well. Try to maintain your retirement planning effort in the face of these financial stresses – your pace and level of retirement account contributions. You may have teens or pre-teens at home, and if you have not yet considered creating a college fund that can grow and compound over time, now is the right time. You should not dip into your retirement fund to pay for their college educations, no matter how onerous college loans may seem.

You may want to look into long term care insurance. If you are wealthy, or soon will be, it may not be worth buying; you may have the money on hand to pay for years of nursing home care (or other forms of eldercare) that might be needed as you age. If you find yourself in the middle class, LTC insurance may be worth the expense depending on your health history and health outlook. Buying it before age 50 and while you are in good health is a wise move, if you are interested in such coverage.

**Between 50 and 60, you are in the “red zone” before retirement.** If you can, accelerate your retirement saving through great-

er contribution levels and/or the catch-up contributions allowed for many retirement accounts after age 50. You may want to tolerate less risk in your portfolio as retirement nears; you may not.

Some investment professionals contend that in this era of low interest rates and low inflation, it makes much more sense to tilt a portfolio toward equities than toward fixed-income investments – provided you can put up with the inevitable volatility. Other investment professionals feel that is simply too risky a decision, even with some boomers needing much larger retirement nest eggs. If possible, think about (and plan for) an approximate retirement date. Aim to reduce your debt as much as possible by that time or earlier. Retiring with multiple major debts can be stressful to say the least.

Lastly, check in with a financial professional to gauge how close you are to realizing your long-term financial objectives.

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Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your financial professional can provide you with costs and complete details.

#### Citations.

1 - [businessinsider.com/compound-interest-and-retirement-savings-2015-3](http://businessinsider.com/compound-interest-and-retirement-savings-2015-3) [3/12/15]

2 - [disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://disabilitycanhappen.org/chances_disability/disability_stats.asp) [7/3/13]

3 - [time.com/money/3178364/millennials-insurance-why-resist-coverage/](http://time.com/money/3178364/millennials-insurance-why-resist-coverage/) [8/27/14]

4 - [valuepenguin.com/average-cost-life-insurance](http://valuepenguin.com/average-cost-life-insurance) [12/23/15]

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# The Mini Page

Founded by Betty Debnam

## Get Ready to Vote



### Mini Fact:

In 2012, just over half (57.5 percent) of eligible voters in the U.S. cast a ballot.

As we start the new year, Americans are already hearing a lot about candidates for president and their positions on different issues. People 18 and older have 10 months to decide whom they will vote for as our next president.

The first official steps will be **primaries** and **caucuses**. These are state contests to decide who would be the best candidate for each party. In addition, states choose **delegates** to attend political conventions later in the year and nominate a presidential candidate.

This year, Iowa leads the way with its caucuses on Monday, Feb. 1.

### Primary or caucus?

Political parties in each state hold elections to see which candidate within a party gets the most votes. Most states use primaries, or elections where voters use secret ballots.



photo by Tim Evanson

Other states may use caucuses, gatherings where party members meet in communities to choose their candidate. They may use a show of hands to vote.

### More early votes

- Upcoming primaries and caucuses include:
- New Hampshire — Tuesday, Feb. 9
  - Nevada — Tuesday, Feb. 23
  - South Carolina — Saturday, Feb. 27
  - Super Tuesday — Tuesday, March 1, when many states will hold primaries and

caucuses.

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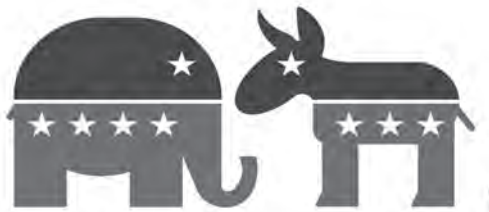


photo by Theresa Thompson

The elephant is the symbol of the Republican Party. The donkey symbolizes the Democratic Party. You'll be seeing a lot of these animals this year!

### Political parties

A political party is a group of people who work to promote their ideals and candidates.

While the states set down the election rules, political parties select the candidates who run.

There are other parties, but most people vote for candidates of either the Democratic or Republican party. Sometimes a third-party candidate enters the race. This person represents neither the Democratic nor the Republican party.

### Who can be president?

- Would you like to be president of the United States? A candidate for president must be:
- at least 35 years old;
  - a natural-born citizen of the United States;
  - a resident of the United States for 14 years.

### Check in

Check here to find out when your state's presidential primary or caucus is scheduled: [bit.ly/1LJ6N5m](http://bit.ly/1LJ6N5m).

### Party conventions

In July, the Republican and Democratic parties will hold huge meetings. Delegates, who have been chosen in each state, will attend the conventions and speak for the people in their state. They will announce which candidate their state wants to win the nomination.

The Republican National Convention is scheduled July 18-21 in Cleveland.



The Democratic National Convention is scheduled July 25-28 in Philadelphia.

### Down to the wire

In August, September and October, candidates will travel all around the country, telling voters about their ideas for leading the American people.

Finally, on Tuesday, Nov. 8, voters will choose a president and vice president, along with other offices.

### Resources



#### On the Web:

- [to.pbs.org/1RCyfJ9](http://to.pbs.org/1RCyfJ9)
- [bit.ly/1NE01oN](http://bit.ly/1NE01oN)

#### At the library:

- "See How They Run" by Susan E. Goodman
- "Presidential Races: Campaigning for the White House" by Arlene Morris-Lipsman

## Try 'n' Find

Words that remind us of elections are hidden in this puzzle. Some words are hidden backward or diagonally, and some letters are used twice. See if you can find:

- CANDIDATE,
- CAUCUS, CITIZEN,
- CLEVELAND,
- CONTEST,
- CONVENTION,
- DELEGATE,
- DEMOCRATIC,
- DONKEY, ELEPHANT,
- NOMINATE, PARTY,
- PHILADELPHIA,
- PRESIDENT, PRIMARY,
- REPUBLICAN, STATE, SYMBOL.

C O N V E N T I O N J B M D T  
 E L E P H A N T C I T I Z E N  
 T Y E K N O D F Y T R A P L E  
 A R T V Q C I T A R C O M E D  
 N A A R E P U B L I C A N G I  
 I M T W Y L O B M Y S G L A S  
 M I S U C U A C O N T E S T E  
 O R Z N O C A N D I D A T E R  
 N P A I H P L E D A L I H P P



### Mini Jokes



Ella: How do elephants communicate long-distance?  
 Ed: By cellphone!

Mallory: What kind of key won't start a car?  
 Max: A don-key!

### Eco Note



North America's monarch butterflies could quadruple in numbers this year, thanks to joint conservation efforts by Canada, the United States and Mexico. Populations of the orange-and-black insects plunged almost 90 percent two years ago because of the destruction of the milkweed plant as a result of agriculture. adapted with permission from Earthweek.com

### For later:

Watch a presidential debate with your family. Compare your opinions about the candidates.

### Teachers:

For standards-based activities to accompany this feature, visit: [bbs.amuniversal.com/teaching\\_guides.html](http://bbs.amuniversal.com/teaching_guides.html)

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## Puzzling

Unscramble the words below that remind us of presidential elections.

- oevt \_\_\_\_\_
- eibeligl \_\_\_\_\_
- emrbvnoe \_\_\_\_\_
- agpamicn \_\_\_\_\_

Answers: vote, eligible, November, campaign.



# Winter Roasts & Reads

As we glide into 2016, all of us food-obsessed people are screaming through all those new cookbooks we got for Christmas!

I was excited to get all three of Yotam Ottolenghi's books Plenty, Plenty More and Jerusalem as well as Pickles, Pigs & Whiskey by John Currence and In The Charcuterie by Taylor Boetticher & Topopnia Miller.

I am not sure what has my eyes glazed over more, the recipes or photography so crystal clear you feel as though you could reach out and take a bite.



So many different ways simple vegetables can be prepared!

**Then there is the meat. Meat and more meat! Bring it on!**

I found the following recipe and before this article goes to print, I will have made, served and devoured it...with help of course.

If we are all going to be stuck inside for a while, gather your friends, check out the recipes in these books and cook.

*Discuss*

*Eat*

*Enjoy*

**It's that simple !**

## My Table – Your Table

By Debra Barnes

*“Food is love – Share your food & Share the love”*

**Debra Barnes lives in Bow with her husband Randy. She is a graduate of the Cambridge School of Culinary Arts and chef/owner of Wellington's Marketplace in Concord.**



**Here is a recipe from “In The Charcuterie” that I will definitely be preparing soon...**

*Adapted From “In the Charcuterie”*

Serves 8 to 10.

1 whole boneless, skinless pork Boston butt, about 8-9 pounds

Fine sea salt and freshly ground pepper – *I like Tellicherry Peppercorns*

3 bunches Swiss chard or kale, stemmed

14 cloves garlic, sliced paper-thin

3/4 cup chopped toasted walnuts (can be done the day before)

1 1/2 cups pork or chicken stock

1 1/2 cups dry red wine such as Cabernet Sauvignon



One day in advance of cooking, season and ready the roast for stuffing. First, make the pocket for the stuffing by making a horizontal cut through the middle of the roast, following the seam where the bone was removed. Leave one of the four edges completely intact. *(You can ask your butcher to do this for you too).* Open the roast like a book and season liberally on both sides with salt & pepper. Close the book, wrap tightly with plastic wrap and refrigerate overnight.

Remove the roast from the refrigerator and allow it to temper for 2 hours. Preheat the oven to 350 degrees. Bring a large pot of salted water to a rolling boil. Add the chard leaves and blanch for about 2 minutes. Drain and let cool, then squeeze out any excess water. Chop the chard/kale coarsely.

Open the pork shoulder like a book, with the intact edge on your left. Arrange the chard in the center of the roast in a neat layer, leaving a 1-inch border uncovered surrounding it. Distribute the garlic evenly over the chard, followed by the walnuts. Fold the top part of the roast over the stuffing and tie tightly with butcher's twine in three places, spacing the loops evenly and reinforcing the book shape.

Outfit a large roasting pan with a rack. Place the pork shoulder, fatty side facing up, on the rack. (If you don't have a rack that fits your pot, halve a few leeks lengthwise, place them on the bottom of the pot and put the roast on the leeks; they will support the roast nicely during cooking.) Transfer the pot to the oven and roast for about 45 minutes. Remove the pot from the oven and carefully pour off the rendered fat. Reserve these pan drippings for another use. Add the broth and wine to the pot and return it to the oven. Turn down the oven temperature to 300 degrees and continue to cook, basting the roast every 30 minutes, for about 2 1/2 hours. The roast is ready when it is a rich golden brown, fork-tender, and a bit wobbly. Transfer the roast to a cutting board and let it rest for 20 minutes. Snip the twine and cut the roast into thick slices. Bathe each serving with a spoonful of the cooking juices.

### Kitchen Tip

Has your brown sugar gone hard as a brick? Prevent this by adding a piece of bread to the container. The bread never molds and keeps your sugar soft.

### Kitchen Quote

If you can't take the heat in the kitchen – go outside and fire up that grill!

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# BAKER FREE LIBRARY NEWS

BY LORI FISHER

## We're 85% there...

As of 12/30/2015, we've raised over \$225,000 of the \$300,000 private fundraising monies needed to complete the Lower Level Renovation project in 2016!

We are so close to finishing the fundraising...please consider making a donation of any amount during the first three months of 2016. Donations are tax deductible (the Baker Free Library Foundation is a 501c(3) and can provide documentation for tax purposes). Donations over \$500 will be recognized on the Donor Tree at the entrance to the Library.

The Town has contributed \$250,000 of the \$300,000 needed for the public funding portion of the campaign. We'll be asking for the last \$50,000 from the town at Town meeting on Wednesday, March 9, 2016. Please consider supporting our warrant article and attending town meeting. This project is so close to being completed...we need your support!

For more information, visit [www.bakerfreerenovation.org](http://www.bakerfreerenovation.org) or call Lori Fisher, Library Director, at 224-7113.

## And The Winner Is...



Congratulations to Linda Lorden, winner of the beautiful hand-made dollhouse (valued at over \$1,000), donated by the Granite State Miniaturists! A total of \$1,060 was raised through ticket sales, which will benefit the private fund raising efforts for the Lower Level Renovation

project. A big THANK YOU to the generosity and skill of the Granite State Miniaturists, who made this raffle possible and created an amazing doll house that is sure to be cherished for many years to come.

## Streaming Movie Service Available in 2016!



We are pleased to announce a new service for our patrons as of January 1st: **indieflix!** This service includes access to over 7,000 streaming independent films from over 50 countries. Users have unlimited access to these films, and includes film-festival hits (including Sundance, Cannes, Tribeca, and more) as well as PBS documentaries.

All you need is your library card number...visit our Library Catalog at [www.bowbakerfreelibrary.org](http://www.bowbakerfreelibrary.org) and log into your account. Then scroll down to the indieflix icon on the lower left side of the catalog home page, and click on it. You'll need to click on the redirection link, and then once at the indieflix site, create a login for your account using your email address and a password of your choice. If you already have an account to use Transparent Language or Atomic Training, that email and password will also give you access to indieflix. Questions? Contact the Library at 224-7113 or [bowbakerfreelibrary@comcast.net](mailto:bowbakerfreelibrary@comcast.net).

## Community

## Forums on

## 1/28 & 2/11

This monthly public forum features individuals from various town departments,

boards, and committees, and is designed to provide additional information about town services and resources as well as a place for residents to ask questions and provide feedback. The forum takes place on the 2<sup>nd</sup> Thursday of each month (except March) from 6:30 p.m. to 8 p.m. in the Library's upstairs meeting room.

Here's the proposed schedule of forum topics, so mark your calendars!

**January 28 - Public Safety Building Committee:** Hear about the committee's efforts to move forward with a design/build project that will be up for vote at the March 9, 2016 Town Meeting.

**February 18 - Candidates "Meet & Greet":** Meet the 2016 candidates for elected town offices, including Budget Committee, Select Board, School Board, and Library Trustee. *\*\*The Library will be asking all candidates who file for a position to provide background info so that a handout is available at the Library and on the Library's web site for interested voters.\*\**

Questions about the Community Forum series? Contact Lori Fisher, Library Director, at 224-7113 or [bfldirector@comcast.net](mailto:bfldirector@comcast.net).

## Are We Open? How to Find Out...

With winter weather here, just a reminder how

you can find out if the Library is open or closed:

1. We post to WMUR if we are closing early or are closed for the day. The listings for organizations run on the TV at quarter past and quarter to the hour. However, just check the WMUR web site to see if we are on the list at any time: [www.wmur.com/weather/closings](http://www.wmur.com/weather/closings).

2. We post to our Facebook page and the Library's web site if we are closing early or are closed for the day.


3. If no one answers the phone and it goes to a voice message, we are closed. Our new phone system is still being tweaked, and while we don't have the ability to customize messages just yet, we are working on it. For now, we ALWAYS answer the phone if we are open and you'll get a live human being. If we are closed, you'll hear our voicemail message.

4. If we are closing early, there will be a sign on our entrance doors.

## CD/DVD and Book Drops

The CD/DVD and Book drops are available 24/7, and items may be renewed or requested through the online library catalog at:

[www.bowbakerfreelibrary.org](http://www.bowbakerfreelibrary.org).



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## 5 Important Questions When Choosing Your Next Home

By Mary Sullivan, AVP, Mortgage Loan Originator

With interest rates on the rise, now may be the perfect time to purchase or build that new home that you have been contemplating and have always dreamed about. However, moving into your own place can be exciting and frightening at the same time. It is suggested that you consider the following questions when choosing your own home.

**1. How much money do you have saved up?** Start with an evaluation of your financial health. Figure out how much money you have for a down payment. Down payments are typically 3 to 20 percent of the price of the home. But be sure to keep enough in savings for an emergency fund. Most mortgage programs today require that you have a minimum of two months of mortgage payments to cover unexpected costs.

**2. How much debt do you have?** Consider all of your current and expected financial obligations like your car payment and insurance, credit card debt and student loans. Make sure you will be able to make all the payments in addition to the cost of your new home. Aim to keep total rent or mortgage payments plus utilities to less than 30 to 38 percent of your gross monthly income. Recent regulatory changes limit debt to income (DTI) ratio on many loans to 43 percent.

**3. What is your credit score?** A high credit score indicates a strong creditworthiness. Homebuyers can expect to have their credit history examined. A low credit score can keep you from qualifying for a low interest rate on your mortgage loan. If your credit score is low, you may want to delay moving into a new home and take steps to raise your score.

**4. Have you factored in all the costs?** Create a hypothetical budget for your new home. Find the average cost of utilities in your area, factor in gas, electricity, water and cable. Find out if you will have to pay

for trash pickup. Consider the cost of yard maintenance and other basic maintenance costs like replacing the air filter every three months. Factor in real estate taxes, mortgage insurance and possibly a home owner association fee.

**5. How long will you stay?** Generally, the longer you plan to live someplace, the more it makes sense to buy. Over time, you can build equity in your home. Carefully consider your current life and work situation and think about how long you want to stay in your new home.

### Getting a Mortgage and Choosing Your Lender: What You Need to Know

**Page Content.** Preparation is key to navigating today's housing market. The following tips are offered to help prepare potential homebuyers and homebuilders.

**Have your documents ready.** While each bank may require different documentation, you may be required to furnish the following information depending on your employment and financial situation:

- Pay stubs
- W2's
- Tax returns
- Deposit account statements (one that is less than 60 days old)
- Copies of additional monthly payments such as car loans, credit cards, and student loans
- Any other information (such as proof of additional income) that you think will help your banker to positively evaluate your credit request positively.

**Review the basics.** Knowing the fundamentals of the home loan process is an excellent way to prepare to choose the right mortgage. Make sure you are familiar with interest rates, loan terms and additional fees associated with buying a home.

## Consolidate. Replace. Update.

- If you have a maturing Home Equity Line of Credit or Home Equity Loan...
- If you want to consolidate your debt into one low payment...
- If you want to make winter home improvements... then let us review your refinance options before mortgage rates rise. We're your Hometown Bank.



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**Compare quotes.** Beyond the interest rates, there are closing fees and points and commissions. You will want to compare these for all the lenders on your list. There are several calculators available online that will help you determine which loan provides the best value, including these from Sugar River Bank (<https://www.sugarriverbank.com/calculators.htm>).

**Choose a trusted lender.** Get references from family and friends and do your research. Keep in mind, federally insured banks are required to operate under a high level of regulatory supervision. A fully regulated, local community bank may be your best choice. Also, keep in mind that lenders may sell your loan to secondary market investors or maintain the loan in its portfolio. If having your loan serviced locally is important to you, make sure to ask your lender who is servicing your loan.

**Read between the lines.** Slick TV ads, telemarketers, online lenders, or door-to-door salespeople will often offer fast, easy loans for houses, cars and home repair, but not disclose all of the details. Read the fine print. If it sounds too good to be true, it probably is.

**Ask questions.** When in doubt, ask for clarification

from your lender. Discuss how long the loan process will take, how you will communicate – by phone or email, and what documentation will be required. Your lender should provide you with all the information you require to fully understand the specifics of your loan. Because obtaining a loan for the purchase or construction of your new home is one of the most important financial transactions you will ever be party to, choosing the right lender is critical to a smooth and pleasant experience. Happy house hunting!



Mary Sullivan

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E-mail: [msullivan@sugarriverbank.com](mailto:msullivan@sugarriverbank.com)  
Mobile: (603) 477-7891  
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# ON AGING - WHAT IS A CCRC?

By Donna Deos

Welcome to our January edition!

I hope your holidays were wonder-filled and brought you much joy and happiness. Since it is January and we are all usually hunkered down and riding out the snow I thought we would use this month's column to talk about what a CCRC is. I eluded to it a couple of months ago and said we would cover it more another time. So, here we go!

A CCRC is a Continuing Care Retirement Community. It is, in my humble opinion, the best solution to all of your retirement needs. Why is this? Well, because you select it for yourself, while you are still able and you control your destiny moving forward. By doing this you free yourself and your loved ones up to have a more peaceful life.

Wow, huh?! That sounds pretty amazing. If it sounds too good to be true, it must be, right? Well, no, actually, it's not too good to be true. The state of NH boasts 7 CCRC's throughout the state. Yes, most are full with long waiting lists. (That's okay, because you're "not ready yet" now anyway – are you?! Don't worry. We will take this topic on next month!)

What do those long waiting lists tell you? It tells me that some people have figured out that what I'm telling you about CCRC's is absolutely true. They are a fantastic alternative to struggling out your existence in your big old house in the middle of the wilderness, far from conveniences and servic-



es when you need them most. Okay so here are the nuts and bolts.

**Financially:** you do need to have a nest egg to qualify to get into most of them. These are not where the folks who failed to plan and save for their retirement go. These communities are where the people who saved and built a nest egg go. This size of the nest egg you need varies depending on the community, as does the fee structure. Contrary to popular belief, you do not have to be rich to go there (okay, for some you do, but not all of them) and you do not have to give them everything you own. Those are just silly rumors started by people who don't really know what they are talking about and who are trying to make up excuses to not go and to not even look into the possibility. You don't want to be one of those people, do you?!

**Medically:** you have to be in decent shape. You have to be "independent". What does that mean? Well, this varies from community to community as well. In most, it means that you can manage all of your "activities of daily living" (ADLs) on your own. This means that you bathe, dress, toilet, transfer, feed yourself and manage your own medications. Oh, and you

need to ambulate safely as well. What does that mean? It means that you can walk around okay without falling. In many cases you can use assisted devices like a cane or walker. Some people even qualify while using scooters and wheelchairs as long as they can get in and out of them on their own and operate them safely. Transferring means that you can get in and out of bed or chairs on your own, that you don't need someone to help you get to a standing, sitting or lying position.

Here is the key: you can't wait until you "need" one of these places. You need to move to one while you are completely able to pull off living life safely on your own. So many times I've heard people say, "I'll go there when I need to." Well, you, my friend, will have missed the boat if you wait until then. When you "need" them, you no longer qualify.

The key is to go to one of these places because you want to enjoy the rest of your years. Not because you can no longer manage to stay where you are. A wonderful former resident of mine at the CCRC I used to work for wisely told me, "I want to move because I am going toward something, not because I have to go away from something." She nailed it. This is a proactive decision and not a reactive one. So, aside from being a proactive person who wants to be in control of their destiny and possible future care, why would someone do it? What are the perks?

Well, they have smaller, more manageable homes that are in close proximity to a huge array of amenities. They also include many of the household maintenance items that are starting to become too much for most home owners like: landscaping, snow removal and maintenance of the homes. They even offer meals, housekeeping and a plethora of activities year round. There is transportation and socialization at your fingertips. Most of the items I listed are included in your monthly fee. Many have pools and gyms, art rooms, libraries

and all sorts of great things.

Also – and here is another key – they have levels of care for when your needs change. Most all of the NH ones include one or two levels of assisted living, a memory or dementia care unit, rehabilitative services, health offices, nursing stations, long term nursing care and the ability to bring in in-home care where you are, even to bring in hospice care.

Yeah, well so what, Donna. I can do all of that care stuff in my home now. Yes, you can. But what will be the quality of that care? What will be the cost of it? And, what will be your quality of life? You see, these communities have it down. They know what they are doing, how best to do it and they have quality trained professionals there to help you. Also, they have economies of scale to provide all of that more economically than bringing it into your current home. Plus, they have what your home likely does not – Community, people, good meals (that you didn't have to prepare) and socialization. I know most everybody wants to stay in their own home. I've heard it over and over again. I get it. Our society and the media in particular, has been hammering that point for many years now. However, does that really make it the best choice?

Here's the thing: Your home is where You are. I'm not saying it's where you currently warehouse your stuff. It is wherever you are. It's a feeling, not a physical place. So, the big home that no longer best serves your needs does not have to remain the place you call home. The place you call home is where YOU choose to live your life. It's how you choose to feel about where you store yourself and your stuff. You likely have had several homes during your life. Your next home will be just as grand and just as special because you bring YOU to it: your life, your memories, your energy. You are what make your home special, not the physical structure of it. Every home you have lived in came to feel



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AGING CONT. ON P. 19



## THE BOW TIMES REACHES HONDURAS

The following is a letter received by the Sichelstiel family of Bow.

*Dear Bow Times:*

*Posing with our Honduran family at our school in Los Laureles, Trojes, El Paraiso, Honduras.*

*After classes the students wanted their parents to know about more Bow, New Hampshire and the United States. What is a better way then also sharing the Bow Times with them?*

*Sincerely,*

*George and Jill Sichelstiel*



## TRAVEL WITH THE TIMES!

Erle Pierce, the former "Mayor" of Bow's Stone Sled Farms, keeps up with all the important news from back home at Cape Coral, Florida.

Send us your photo and information and we will post your travels. Let's see how far The Bow Times can go!



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## VENTURING INTO THE FEDERAL TEMPLE OF LAW

By Richard Frye

The majestic United States courthouse in Concord has a simple but prestigious architecture. Dedicated to former U.S. Senator Warren B. Rudman, the interior is elegant without being ostentatious.

Seven Bow residents participated with other members of the Osher Lifelong Learning Institute (OLLI), in a special tour of the Rudman Building. After clearing the security gates the class passed a large-than-life sculpture of "Justice," holding the scales cast in stainless steel. The class learned that the original version had to be recast to conform to a less voluptuous standard as befitting a court of law.

The tour began with an orientation by Daniel Lynch, Clerk of the Court and a Magistrate Justice, on the United States court system. Congress has established 12 Regional Circuit Courts of Appeal and 94 District Courts, including the one serving the entire State of New Hampshire.

Charli Pappas, Case Manager, and Cathy Dube, Jury Administrator, led the group to one of the courtrooms, where they randomly assigned class mem-

bers to represent judges, attorneys, jury, the defendant and other trial roles, distributing robes and a prisoner jumpsuit, and seating each in his or her appropriate seat for a mock trial.

Capturing the feeling of actually being in the courtroom setting and learning some of the details of the proceedings, the class was introduced to the latest innovations in electronic communication which facilitate often-complex trial details.

Bow member Dan Fogarty commented that this was the most impressive OLLI field trip he had been on, followed closely by a visit to the N.H. National Guard Armory in which he sat in the pilot's seat of an active-duty Blackhawk helicopter.

OLLI classes and field trips provide unique opportunities for adults over 50 with a passion for learning and discovery.

Information on OLLI at Granite State College is available by calling (603) 513-1377 or visiting the OLLI website at <http://OLLI.granite.edu>.

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# BOW POLICE LOG

## DECEMBER 2015

Arrests- 30	Warnings- 125
Citations- 21	Accidents- 9
Parking Tickets- 4	Restraining Orders-2
Incident/Investigation Reports- 78	Motor Vehicle Stops- 146

## December 2015 Arrest Log

12/01 James D. Predmore, 24, 8 Cedar Lane, was arrested for being a fugitive from justice; Daniel L. Tucker, 52, 46 Highland Mt. Rd, Northfield, was arrested on a warrant.

12/04 Samarah Thurston, 31, 7 Penwood Dr, Apt#5, Concord, was arrested for burglary and criminal mischief.

12/05 Frank T. Lucia, 67, 26 Quimby Rd, Bow, was arrested for second degree assault; Angelo L. Santiago, 23, 128 Loudon Rd, Apt#34R, Concord, was arrested for driving after revocation/suspension and operating a vehicle with a suspended registration.

12/08 Elizabeth A. Enright, 52, 123 Garden Ave, Apt#6, Manchester, was arrested for driving after revocation/suspension; Joshua S. Puckett, 26, 244 Old Tilton Rd, Canterbury, was arrested on a warrant.

12/09 Kathleen Connor, 57, 82 Stone Sled Ln, was arrested on a warrant; Heather L. Ainslie, 41, 146 old Village Rd, Apt#3, Northumberland, was arrested on a bench warrant.

12/10 Frank M. Dudley, 34, 66 Perley St, Apt#2, Concord, was arrested for possession of controlled/narcotic drugs.

12/11 Jake Evans, 22, 11 Van Ger Dr, was arrested on a warrant; Frank D. Ellery, 57, 114 B First NH Tpke, Northwood, was arrested on a warrant.

12/13 Amy Jo Lynn Currier, 28, 61 Hilltop Dr, Loudon, was arrested for driving after revocation or suspension.

12/15 Russell Pszeny, 26, 12 Gladstone St, Concord, was arrested for operating a vehicle

with a suspended registration, driving after revocation or suspension, and carrying a loaded handgun without a license; Ian A. Murray, 23, 58 Branch Tpke, Apt#61, Concord, was arrested on a warrant.

12/17 Andrew Scott Christian, 31, 156 Main St, Rochester, was arrested on a warrant, for driving after revocation or suspension, and misuse/failure to display plates.

12/18 John L. Letendre, 27, 19 Woodlawn Dr, Allenstown, was arrested for possession of controlled/narcotic drugs.

12/19 Kyle R. Putnam, 32, 159 N Main St, Boscawen, was arrested for possession of controlled/narcotic drugs, driving after revocation or suspension, misuse/failure to display plates, a warrant (x 2), and on a bench warrant (x2).

12/20 Kyle Dargie, 19, 44 College Rd, Goffstown, was arrested for driving after revocation or suspension.

12/24 Benjamin R. Garnham, 28, 203 Loudon Rd, Apt#3, Concord, was arrested for driving while intoxicated subsequent offense and driving after revocation or suspension.

12/26 Johnetta N. Kelley, 35, 125 King St, Apt#H3, Boscawen, was arrested for driving while intoxicated.

12/27 Conway A. Aguilera, 25, 342 Chesterfield Rd, Keene, was arrested for driving while intoxicated and transporting an alcoholic beverage; Bridgett Belmont, 36, 11 Poor Richards Dr, was arrested on a bench warrant; Garrett V. Beck, 21, 6 Ring St, Franklin, was arrested for possession of controlled/narcotic drugs, possession of drugs in a motor vehicle, and transporting an alcoholic beverage; Steven A. Maxfield, 20,

92 Rte 129, Loudon, was arrested for possession of burglary tools and false report to law enforcement.

12/28 Dylan C. Butler, 20, 133 S State St, Concord, was arrested for possession of controlled/narcotic drugs and unlawful possession of alcohol; Christy L. Gleason, 35, 36 Sunshine Dr, Belmont, was arrested for driving after revocation or suspension; Tylor Mitchell, 24, 42 Brown Hill Rd, was arrested for criminal trespass.

12/29 Jacob M OConnell, 19, 24 Cate Rd, Deerfield, was arrested for possession of controlled/narcotic drugs.

**There was one person taken into protective custody for drunkenness in December.**



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## BOW COMMUNITY MEN'S CLUB ANNUAL MEETING

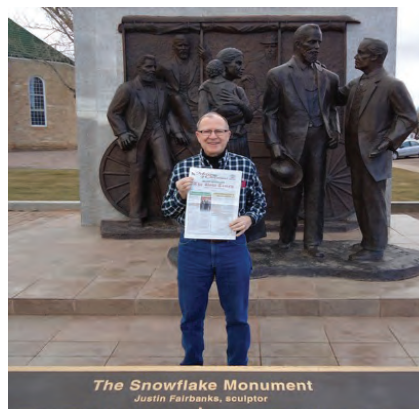
**WHERE:** Old Town Hall

**WHEN:** January 28, 2016, Social Hour 6:00 P.M., followed by dinner at 7:00 P.M.

**DINNER:** Crew 75, Dave Rolla and Crew will be serving a Mystery meal. BYOB

**If you plan on attending the dinner please RVSP by Tuesday, January 26 to; Charlie, 228-9621, or Mike, 715-1466.**

## TRAVEL WITH THE TIMES



Dick Stevens with The Bow Times at LDS (Mormon) Pioneer Monument, Snowflake, AZ



Dick Stevens with The Bow Times at the "Famous Wigwam Motel on Rte 66, Holbrook, AZ

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## SOLAR TAX BREAK TO BE CONSIDERED AT TOWN MEETING

Going green requires expanded use of solar power. As solar technology advances, the acceptable payback period for residential housing is finally within reach of the average homeowner as long as the Federal Government continues to participate in the cost with a tax break.



Congress recently extended the 30% tax credit for the purchase and installation of solar equipment. The tax credit allows the payback for the average home to be about 12 years. Without the tax credit, the payback would be extended another 3-4 years, which goes far beyond the 12 year warranty period of most solar equipment.



In the 1970's Bow provided for a property tax exemption of 50% of the cost of solar but with a cap of \$10,000. In the decades since the cap has discouraged more use of solar power. Now 55 voters have petitioned to have the town meeting expand Bow's tax break for solar to 100% of the cost of equipment and installation.

Over 50 towns currently allow for 100% of assessed value of the equipment to be exempt, including Chichester, Warner, Webster and Weare. The petitioned article will be on the warrant for town meeting at the high school on March 9.

### AGING CONT. FROM P. 17

special and important to you. Your next home can do that exact same thing. It's all about you and your attitude toward it. It's okay to move from the house you've been living in. It's okay to say, I want something new, and different and better. It's okay to embrace moving forward to a new and brighter situation.

We all need to get past the idea that leaving the family house means that we can no longer manage. That it is somehow a sign of failure, of giving up and throwing in the towel; or, of being forced out because someone else views us as no longer competent to stay there. No, it means that we choose to live in a different setting. We choose to put other parts of our life first now. We choose to not have to deal with household maintenance, because we would rather spend time enjoying life. All of that is okay. All we have to do is change the way we look at it. Let's move toward something better be-

cause we want to rather than away from something because we have to. Shall we?! Let's at least start to entertain the idea because we are in control. We want to choose our destiny. We want to select the quality of the life we have moving forward. We realize and acknowledge that "home" is what we make of it, not necessarily the physical structure that we currently have. Okay, I'm stepping off of the soap box. I hope I've given you some new things to think about. Here's hoping you find some freedom and control for yourself moving forward. Take your destiny in your own hands. Choose what you want!



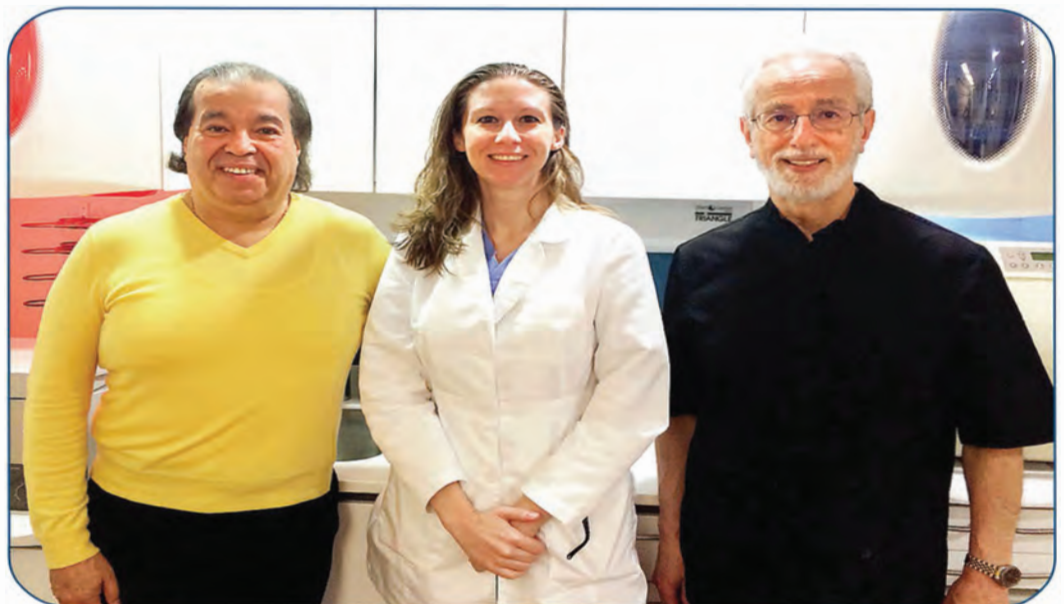
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Fri. 7:30-1:00

## BOW COMMUNITY CALENDAR

### Wednesday, January 20 through Friday, January 29

2016 Filing Period for Town and School Office

At Clerk's Office (Friday, the 29<sup>th</sup>, Town Clerk's office open till 5:00 p.m.)

### Saturday, January 23

Bow Public Safety Supporters Spaghetti Dinner

Bow Community Bldg. 4:30 – 7:00 p.m.

### Thursday, January 28

Bow Men's Annual Club Meeting

Old Town Hall 6:00 p.m.

### Thursday, January 28

Public Safety Building Committee Meeting

Baker Free Library 6:30 p.m.

### Sunday, January 31

Bow Rotary Club Winterfest

Bow Community Bldg. Starts at 8:00 a.m.

### Tuesday, February 2

Citizen Petition Warrant Articles due at Clerk's Office

(25 names minimum)

### Tuesday, February 9

Presidential Primary Voting

Bow Memorial School 7:00 a.m. – 7:00 p.m.

Budget Committee Public Hearing on Town Budget

Bow High School 6:00 p.m. (Snow day 2/12/16)

### Thursday, February 11

Budget Committee Public Hearing on School Budget

Bow High School 6:00 p.m. (Snow day 2/12/16)

### Thursday, February 18

Candidates "Meet & Greet"

Baker Free Library - 6:30 p.m.

### Tuesday, March 8

Town & School Elections for Office

Bow Memorial School 7:00 a.m. – 7:00 p.m.

### Wednesday, March 9

Annual Town Meeting

Bow High School Auditorium – 7:00 p.m.

### Friday, March 11

Annual School Meeting

Bow High School - 6:00 p.m.

## NATIONAL QUILTS OF VALOR SEW DAY FEBRUARY 6

The Quilts of Valor Foundation (QOVF) announces that as a continuance of their 12<sup>th</sup> anniversary, over 10,000 quilters all across America are being asked to sew on February 6, 2016. A perfect day to sew for our combat service members and veterans of war conflicts.

Since 2003, Quilts of Valor Foundation has become a national grassroots community service effort, connecting the home front with our wounded combat warriors and veterans, QoV are stitched with love, prayers, and healing thoughts. Combat troops who have been wounded or touched by war are awarded this token of appreciation that unequivocally says, "Thank you for your service, sacrifice and valor."

Bare Bones Quilting Group Leader, Charlene Roche, is happy to announce their group's participation in the National Event to take place in the Lee Congregational Church Fellowship Hall, Lee, NH. Calling all patriotic citizens who want to help make quilts for combat



service members (men/women) and veterans. Bring your sewing machine, 100% cotton thread and sewing supplies. You don't sew? That's OK, we need happy hands to iron, cut fabric or hand sew. Fabric donations of 100% washed/dried cotton fabric is always in need....solids in patriotic colors or small prints.

**Join Bare Bones Quilting on Saturday, February 6, 2016 from 10-4pm to quilt for a cause by calling Charlene Roche 664-2940 or Carole Lloyd 522-8771 for information and reservations.**

### PUBLIC NOTICE --TOWN OF DUNBARTON

Board of Selectmen will hold a PUBLIC HEARING

On the proposed Budget for 2016

7:15 pm, Thursday, February 6<sup>th</sup>, 2016

At the Town Offices, 1011 School Street, Dunbarton

Snow date: Monday February 8<sup>th</sup>, 2016 at 7:15 pm



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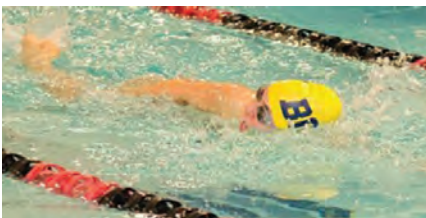
# BOW FALCONS SPORTS

## BOW GIRLS SWIM TEAM PLACE SEVENTH AT UNH

**Game Date: Jan 03, 2016**

**Key players:** Bow – Katie Jenkins (2nd 100 butterfly, 4th 200 freestyle), Riley Hicks (7th 500 free, 11th 50 free), Amanda Sampo (8th 50 free, 11th 100 back), Sonya DeLorie (9th 100 fly), Dillon Hicks (11th 100 breast), 200 free relay (Jenkins,Hicks, Hicks, Sampo, 4th), 400 free relay (Jenkins, Riley Hicks, DeLorie, Sampo, 6th), 200 medley relay (DeLorie, Dillon Hicks, Jillian DeLand, Casey Day, 12th).

**Highlights/key moments:** Led by a pair of top-four finishes by Jenkins and two top-six relay swims, the Bow girls' team finished seventh out of 20 teams at the Holiday Invitational hosted by Oyster River at UNH.



## GIRLS VARSITY BASKETBALL VICTORY OVER KEARSARGE

**Game Date: Jan 12, 2016**

**Score: FALCONS: 38 KEARSARGE: 27**

**Key players:** Bow– Erin Baldwin and Lea Crompton (12 points each). Kearsarge – Devi Kraushaar (10 points), Courtney Lauster (7 points).

**Highlights/key moments:** Kearsarge took a three-point lead into the half, but Bow came storming back in the second half to secure the victory.

**Coaches' quotes:** "(We were) outplayed for most of the game, but some key free throws from Baldwin and Crompton sealed the win." – Bow's Bill Vermette.

"We started out fast, but Bow is a very good shooting team and they were able to come back and take the game." – Kearsarge's Keith Roberts.



## BOYS VARSITY WRESTLING DEFEATS KEARSARGE

**Game Date: Jan 13, 2016**

**Score: FALCONS: 46 KEARSARGE: 24**

**Key players:** Bow – Michael York (win by pin at 113), Chris Forrest (forfeit at 132), Mark Borak (pin at 138), Ben Boufford (major decision at 152), Aidan Hyslop (forfeit at 160), Justin Goley (forfeit at 170), Mike Darrach (pin at 182), Jack Olson (pin at 195); Kearsarge – Mason Benedict (forfeit at 120), Bryce Brown (pin at 145), Nathan Monroe (forfeit at 285).

**Highlights/key moments:** Bow's Borak, Boufford, Darrach and Olson all wrestled up a weight class, helping the Falcons to the victory. Coach's quote: "It was nice for us to get back in stride following a few tough matches. The kids wrestled very hard and very well." – Bow's Benjamin Morrow.



Bow's Jack Olson battles Kearsarge's Reilly Mosklaenko on his way to a win in the 195-pound matchup.

## BOYS VARSITY ALPINE SKIING TAKES FIRST

**Game Date: Jan 12, 2016**

**Key players:** Bow – Alex Mangini (fifth place, 66.73), Sam Selleck (sixth, 66.95), Ben Wachmuth (ninth, 71.73), Tony Sampo (12th, 74.54); Bishop Brady – Martin Hecca (seventh, 67.55), Danny Bryck (10th, 73.26), Thomas MacMullin (11th, 73.4), Cameron Pigeon (13th, 77.46); John Stark – Jason Innerfields (first, 61.28), Aidan Moser (fourth, 63.64), Jason Johannisson (19th, 84.83); Hopkinton – Zach Berliner (second, 61.56), Carmen Repucci (31st, 96.46), Jonas Onderka (32nd, 96.61); Hillsboro-Deering – Logan Snow (25th, 92.5), Jacob Englehardt (26th, 93.11), Grant Desmarais (46th).

**Highlights/key moments:** In a seven-team meet at Pats Peak, John Stark had its top two skiers grab two of the top four spots, while placing four in the top 12 was enough to get the Falcons 372 points and the win. The Green Giants and Windham (363) tied for second, followed by Trinity (326), Stark (281), Hopkinton (256) and H-D (239).

## BOYS VARSITY WRESTLING FALLS TO D-1 MANCHESTER

**Game Date: Jan 16, 2016**

**Score: MANCHESTER MEMORIAL 34, FALCONS 24**

**Key players:** Bow – Mark Borak (won by pin at 132), Mike Darrach (pin at 170), Jack Olson (forfeit at 180), Max Johnson (forfeit at 220).

**Highlights/key moments:** The Falcons won four matches against the D-I Crusaders, but Memorial won six matches to win its first dual meet of the season.

## BOYS VARSITY ICE HOCKEY TIES WITH MERRIMACK

**Game Date: Jan 16, 2016**

**Score: FALCONS: 2 MERRIMACK: 2**

**Key players:** Bow – Chris Mead (goal), Colin Tracy (goal), Nate Carrier (25 saves), Alex Killion (assist), Jeff Bell (assist), Josh Connor (assist).

**Highlights/key moments:** Mead scored to tie the game at 1-1 in the second period and Tracy scored a power-play goal to tie the game 3-3 in the third.

Coach's quote: "(Carrier) played great to keep it tied in the third and in overtime." – Bow's Tim Walsh.

## BOYS NORDIC SKIING 2ND, GIRLS NORDIC SKIING 1ST IN HOPKINTON MEET!

**Game Date: Jan 08, 2016**

### GIRLS' NORDIC SKIING

**Bow first, Hopkinton second**

**Key players:** Bow – Maggie Jensen (2nd), Sarah Zecha (3rd), Isabella Urbina (4th), Sohani Demian (7th); Hopkinton – Sarah Nadeau (1st, 12:29), Carley Kanter (5th), Hannah Bassett (9th), Amelia Bassett (13th).

**Highlights/key moments:** Nadeau won the race by nearly two minutes over the runner-up finisher, but Bow skiers went 2-3-4 to help wrap up the team victory at Hopkinton Fairgrounds. The Falcons scored 388 points to beat Hopkinton (378), Derryfield (358) and Inter-Lakes (356).

### BOYS' NORDIC SKIING

**Hopkinton first, Bow second**

**Key players:** Hopkinton – Aaron Dobe (1st, 11:21), Owen Kanter (2nd), Tim Jones (6th), Bowman Ridinger (7th), Dom Repucci (8th); Bow – Owen Molind (4th), Sully Blair (5th), Justin McCully (10th), Robby Ciotti (13th).

**Highlights/key moments:** Hopkinton landed five skiers in the top eight, all within 48 seconds of each other, to win a four-team meet at Hopkinton Fairgrounds. The Hawks scored 388 points to beat Bow (375), Inter-Lakes (365) and Derryfield (352).

## 2016 BOW ROTARY WINTERFEST SCHEDULE

This year's annual Bow Rotary Winterfest event will be held on Sunday January 31st at the Bow Community Building.

This is a multi-organizational community event open to kids of all ages!

Note: Some of the events listed are dependent on snow and/or safe ice on the pond.

- 8:00 - PANCAKE BREAKFAST
- 8:30 - REGISTRATION BEGINS
- 10:00 - SLEDDING RACES
- 11:00 - SKATING RACES & HOOP SHOOTOUT
- 12:00 - LIFE SIZE ANGRY BIRDS
- 1:30 - HOCKEY PUCK SHOOTOUT
- 1:30 - BON FIRE
- 2:00 - Open Skating
- All Day - WINTER CRAFTS LUNCH FROM 11:00 to 1:00



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\*Celebrating Children is licensed with the State of NH Bureau of ChildCare Licensing and a Bow Parks & Recreation Program

# OBITUARY

**George Tasker**

(1922 - 2015)

George Tasker of Bow and Concord, passed away peacefully Wednesday, Dec. 16, 2015. He was born in Newburg, Maine, March 5, 1922, the son the late Albion and Lucy Tasker. He grew up on the family dairy and vegetable farm. He worked for Whitcomb construction until he enlisted in the U.S. Army at age 19. George served as a medical technician in the Army Medical Service in North Africa where he met his future wife Jean, who was serving in the British Army Royal Corps of Signals.

George was an excellent woodsman, an avid hunter and fisherman. He loved fly fishing Maine's West Branch of the Penobscot River. He was an avid reader, loved gardening and tending his backyard vegetable garden, and hanging out with family and friends in the Bow Men's Club.



A memorial service and burial was held on Dec. 21, in the Chapel at the New Hampshire State Veterans Cemetery in Boscawen. In lieu of flowers please consider a memorial donation to help the Wildlife Heritage Foundation of New Hampshire, P.O. Box 3993 Concord, NH 03302-3993 to support and enhance critical conservation programs of the New Hampshire Fish and Game Department, so that people and wild-life will benefit for generations to come.

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# 10 Questions to Ask When Choosing A REALTOR®

By Ann Dippold, CBR, GRI

Make sure you choose a REALTOR® who will provide top-notch service and meet your unique needs.

1. How long have you been in residential real estate sales? Is it your full-time job? While experience is no guarantee of skill, real estate - like many other professions - is mostly learned on the job.

2. What designations do you hold? Designations such as GRI and CRS®, which require that agents take additional, specialized real estate training, are held only by about one-quarter of real estate practitioners.

3. How many homes did you and your real estate brokerage sell last year? By asking this question, you'll get a good idea of how much experience and success the practitioner has.

4. How many days did it take you to sell the average home? How did that compare to the overall market? The REALTOR® you interview should have these facts on hand, and be able to present market statistics from the local multiple listing service or MLS to provide a comparison.

5. How close to the initial asking prices of the homes you sold were the final sale prices? This is one indication of how skilled the REALTOR® is at pricing homes and marketing to suitable buyers. Of course, other factors also may be at play, including an exceptionally hot or cold real estate market.

6. What types of specific marketing systems and approaches will you use to sell my home? You don't want someone who's going to put a For Sale sign in the yard and hope for the best. Look for someone who has aggressive and innovative approaches, and knows how to market your property competitively on the Internet. Buyers today want information fast, so it's important that your REALTOR® is responsive.

7. Will you represent me exclusively, or will you represent both the buyer and the seller in the transaction? While it's usually legal to represent both parties in a transaction, it's important to understand where the practitioner's obligations lie. Your REALTOR® should explain his or her agency relationship to you and describe the rights of each party to the transaction.

8. Can you recommend service providers who can help me obtain a mortgage, make home repairs, and help with other things I need done? Because REALTORS® are immersed in the industry, they're wonderful resources as you seek lenders, home improvement companies, and other home service providers. Practitioners should generally recommend more than one provider and let you know if they have any special relationship with or receive compensation from any of the providers.

9. What type of support and supervision does your brokerage office provide to you? Having resources such as in-house support staff, access to a real estate attorney, and assistance with technology can help an agent sell your home.

10. What's your business philosophy? While there's no right answer to this question, the response will help you assess what's important to the agent and determine how closely the agent's goals and business emphasis mesh with your own.

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**Ann Dippold**  
CBR, GRI

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## Bow Public Safety Supporters

### Spaghetti Dinner Fundraiser

**Saturday, January 23<sup>rd</sup> from 4:30 to 7:00pm**  
**at the Bow Community Building**

*Dinner will include:*  
**Spaghetti, Meatball, Sausage, Salad, Bread & Dessert**  
**\$10 per Adult & \$4 for ages 12 and under**

**New Proposed Public Safety Facility Conceptual Design Plans will be available for viewing!**

*~ All Proceeds will benefit the Bow Public Safety Building ~*

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