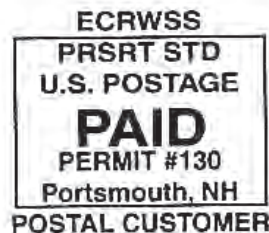




# The Bow Times

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



BOW, NH

VOL 25, NO. 1

January 2018

www.thebowtimes.com

FREE

## BOW LOSES POWERPLANT TAX APPEAL

*On January 11, 2018, a unanimous New Hampshire Supreme Court upheld Judge McNamara's ruling that the Merrimack Station was not worth the \$159 million the town had assessed it for, but rather less than \$70 million.*

The state's highest court ruled there was nothing wrong with the assessment methods of the plant's owner Eversource, previously known as Public Service of New Hampshire:

"Accordingly, we cannot say that the trial court erred by granting PSNH an abatement of taxes on its property in the town for tax years 2012 and 2013."

According to town estimates Bow could owe Eversource about \$8.5 million rising to \$14 million if years 2014, 2015 and 2016 are con-

sidered along with interest at 6%.

After the plant was sold for \$75 million in late November the town is using that number going forward for tax purposes.

The Budget Committee and two selectmen reviewed the situation on January 11 at the Budget Committee meeting on the town budget. It was clear that negotiations on the amount and terms of the tax repayment would soon begin in earnest.

A statement from Eversource spokesman Martin Murray said the company was pleased to work with the town to decide the most appropriate way to implement the court's decision.

"It's a big deal – it's a lot of money," said Budget Committee chairman John Heise. "We've spent that money and now we have to give it back, and it's not in our wallet."

Last year, Heise said during a public hearing on the school district's budget that if the refund was due in one year the tax rate would spike \$10.78 per \$1,000 of assessed property value, or an additional \$3,234 on the taxes for a home valued at \$300,000.

## Help Needed for Bow Family Left Homeless by Fire

Bow homeowner Rita Hodgman, her son, and caretaking team of Jacqueline and Jason Clement and daughter Isabelle Clement are homeless after a fire destroyed a barn and garage, and caused significant damage to their home Monday, January 1st. Around 1:30 p.m., a house fire was reported at 14 Birchdale Road, where it was initially believed some people were trapped inside, said Bow Fire Chief Mitchell Harrington.

However, the homeowners had just gone back in to try saving some of their belongings and were able to make it out safely on their own. One person was unaccounted for when crews arrived at the home, Harrington said. Firefighters searched the home that was filled with smoke, but ultimately found out that person had left earlier Monday morning to go snowmobiling.

The fire started in the garage attached to the home, spreading to the barn, completely destroying those two structures. There was significant damage to the main house itself, though it is still standing and the house is still structurally sound. But based on the smoke, heat and water damage, it is currently unin-

habitable.

A third alarm response was called, Harrington said. Ten towns assisted Bow: Weare, Hopkinton, Goffstown, Dunbarton, Canterbury, Boscawen, Chichester, Concord and Hooksett. Pembroke crews manned the Bow station while firefighters were at the home. Cold weather was a challenge when it came to fighting the blaze, as there was a concern the truck pumps could freeze up as well as the icy conditions.

The house is also located in a rural part of town, with the closest water source a mile and a half away. Water had to be trucked to the house. Crews were on scene for about four hours putting out the fire and overhauling the destroyed structures once it was under control. None of the residents or firefighters were injured. The cause of the fire is still under investigation, but not considered suspicious, Harrington said. "We're still putting it all together."

A fire fund has been set up at Merrimack County Savings Bank and donations may be made to the Hodgman/Clement Fire Fund.

Melissa Proulx - Union Leader

## ONLY \$76,900 TO BRING COMMUNITY BUILDING INTO LIFE SAFETY COMPLIANCE

Based upon multiple inspections in the last 15 years by the State Fire Marshal and others, Life Safety Engineer Robert Cummings has prepared a report that finally includes the cost of life and fire safety upgrades for the Community Building used for assembly and storage only. The total comes to \$76,900.

Recently many town groups have had to remove items they have stored in the Community Building for decades including the Men's Club and the Boy Scouts.

The order for removal came from Town Manager Dave Stack. No removal order had ever been issued over the ten years the State Fire Marshal had pointed out the same deficiencies nor has our Fire Chief ordered removal or closure.

The major expenses are \$30,000 for a fire alarm system for the entire building and \$10,000 for emergency light battery packs for the building.

The other items are mainly wallboard and doors. The complete list appears on page four (4).

The issue of asbestos removal is not present if the fire side of the building is not used. Estimates on the town site by Peniel Environmental Solutions are not consistent with the prior 2015 report on removal done for the town by Enviro Advantage. The Peniel price is \$21,000 if the Community Building is demolished, but an October 2017 report by Enviro called for \$89,750 if the removal was part of a demolition.

On December 19, 2017, the selectmen discussed demolishing the Community Building for a price of \$197,334 and relocating the Parks and Recreation Department to the Coffin Building at an estimated cost of \$30,500 according to the minutes. A warrant article to that effect will be prepared for town meeting.

The cost to relocate the Recreation Department is now estimated on the town website to be at least \$46,000 as of January 10, 2018.

At the selectmen's meeting held on January 8, 2018, Michelle

Vechione, a 30 year veteran of the department, spoke on behalf of the department, and as an individual. She said the building "is the heart of Bow where townspeople come together."

She said that to rent space from the Sports Center in Hooksett will be expensive, inconvenient and will continue for years to come. The last cost cannot be quantified at this time.

Vechione also said that for 17 years as the department's former program staffer, the schools made it clear that they do not want various groups at various times using their facilities. Such use "was discontinued years ago," she said.

Selectman Ben Kiniry said that demolition may be the only choice the selectmen give the voters, but that "citizens can always file their own petition article."

Several other town residents also attended out of concern for the future of the building and anticipate filing an article for the town meet-

ing.

When Ms. Vechione asked the selectmen what would happen if the demolition article is voted down, the response was they would close the building if the life safety issues were not addressed.

**CHECK OUT THE NEW TOWN MAP OF BOW IN THIS MONTH'S ISSUE, COMPLIMENTS OF THE BOW ROTARY CLUB.**

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## EDITORIALS

### FRIVOLOUS APPEAL COSTS TOWN \$400,000

One year ago this month this newspaper reported Bow's loss in court of the tax appeal by Public Service Company. The January 2017 paper reported on my review of the cases from the court I served on for over eight years as follows:

"The statistics from utility tax appeals in the New Hampshire Supreme Court for the last 35 years reflect no reversals at all in similar cases." Bow Times, January 2017, page 1.

Now it is 36 years of no reversals.

In the editorial a year ago I said:

"While the town has appealed, the effort seems futile given that most of the judge's decision was based on lack of credible evidence from the town's expert on valuation of utility properties. The Supreme Court does not make new determinations of credibility."

So what did the court say in its opinion this month?

"Credibility, of course, is for the

trial judge to determine as a matter of fact... We find no reason to disturb the court's assessment" because the Public Service Company's expert was credible, Bow's was not.

I pleaded personally with Harry Judd a year ago to settle this loser of a case before it was decided by the Supreme Court. Harry is an energy company lawyer not a litigator. Now we have to settle with a foot on our throat and we have wasted a year of interest at about \$400,000 plus the cost of transcripts and attorney fees.

The result? An opinion brushing off Bow in a little over four pages and not one single cite to an exhibit or a single page of testimony in the six-day trial.

I hate to say I told you so but a year ago at page two of this paper I said:

1. Get a new town counsel
2. Get an attorney that specializes in tax cases
3. Settle as soon as possible"

Thanks for blowing \$400,000 on a frivolous appeal.

### A HEADS UP TO ALL GOVERNMENT EMPLOYEES

As local towns, cities and school districts began preparing budgets for the spring, it is worth remembering that in this state, RSA 98-E extends to every public employee, at any level, "a full right to publicly discuss and give opinions as an individual on all matters concerning any government entity and its policies."

In 2012, a Merrimack County jury awarded a state employee \$150,000 for having his freedom of speech interfered with when he was publicly critical of his employer, the state prison, for some of its policies and procedures that posed a threat to the safety of the corrections officers.

In other words, you must speak out as an individual and not in your

official government capacity, but once you do, any interference with your right to freely criticize or disclose matters of interest to the public may not be interfered with. If your rights are interfered with you may seek damages as well as attorney's fees.

Also, everyone should be reminded that the Whistleblower Protection Act, RSA 275-E:2 provides that no employer may intimidate, threaten or fire any employee because that employee in good faith reports what he or she believes is a violation of a law or rule adopted by any government entity. Thus, public employees should ignore orders by higher-ups to shut up and not comment on matters the public should know about.

### SCHOOLS RETURN ALMOST \$900,000 IN UNSPENT FUNDS

Last year the school meeting rejected budget cuts of \$782,093 proposed by the Budget Committee because it would impair education in Bow.

This fall the schools returned \$893,243 in unspent money. What did P.T. Barnum say about suckers?

### \$250,000 FOR A BOW PARKING LOT?

Imagine you have a building with a useful life of up to 200 years (2016 Town Report page 63) and a value of \$468,800 (page 102). Also the "structure of the building appears to be very sound." (2016 Town Report page 23).

Imagine that this 14,000 square foot building is centrally located in the Town of Bow and has over 3,000 people a year using it in different programs and activities every day of the year.

But...it has some life/safety issues that do not require its closure yet could be fixed for less than \$80,000.

So would you demolish this asset or repair it?

Your selectmen want to spend \$197,000 to turn the Community Building into the Community Parking Lot and spend \$40,000 to move the Department of Parks and Recreation into the adjoining "house" known as the Coffin Building.

On the other hand Fire Safety Engineer Robert Cummings says this asset can be "fixed" in terms of life/safety issues for less than \$80,000.

Now imagine that you take the time to show up on a Wednesday night in March to decide what makes common sense.

*Chuck Douglas*

*For a free press, je suis Charlie*



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# LETTERS TO THE EDITOR

## Dear Editor,

Regarding the Community Building, it appears the town's "leadership team" is focused on 2 alternative courses of action:

1. spend half a million to upgrade the building, or
2. spend likely half that sum to raze it and legally dispose of the debris.

I suggest both are unnecessary spending of tax dollars, and the second actually throwing away an asset the taxpayers invested in. Why not consider an approach that takes advantage of the existing town asset (the structurally sound building), provides a needed service to the town, and creates a future property tax source, and all at minimal if any cost?

Here is the basic approach I suggest. Issue an RFP. Seek a business enterprise willing to invest to create a restaurant/cafe/convenience store (Cimo's II?) in the half of the building previously occupied by the fire/public safety department. Require the successful bidder, as part of their construction of the retail business, to fund the needed \$500,000 to upgrade the community center side of the building. My guess is they will find a way to reduce that cost as they will be doing similar work in their side of the building.

During their occupancy of the building, allow the retailer to rent their space from the town, with a future option to buy their half of the building at a very reasonable cost.

To offset the upgrading cost to the bidder, offer a full rent abatement of a period of time sufficient to allow them to recover the costs, and add an additional 20% to the time period to provide them a "profit" on improving the town's asset on their dime. You know, it's called an incentive.

It should be a success and a welcome needed retail service to the town and conveniently located, the owners would have an attractive option to purchase their half of the building as commercial space. Once the retailer buys their half of the building it would become a taxable property moving forward.

Cost to taxpayers? Cost of issuing RFP and selecting an appropriate bidder. Sure there may be some zoning concerns to address but the long term value of this approach to me seems to be a far more logical and financially sound approach. It is certainly more friendly to the taxpayers already facing increasing taxes from the town's power plant historical taxation management.

**Jim Galletly**

**1 Sharon Drive, Bow**

## Letter to the Editor,

What is the useful life of a Town building? My club rents space for our all-day Tuesday activities at your charming, former fire house. We remit over three hundred dollars each month to the Parks & Recreation Department for their courtesy and support. We are the J&J Cook Duplicate Bridge Club, a society of approximately one hundred senior citizens meeting to play cards (and stay young!).

We are dismayed that your Board of Selectman has decided to flatten your gymnasium, a sturdy, concrete-and-steel structure, as they deal with the elimination of the obsolete fire bays and secondary structural matters. We are asking ourselves, has this property no more useful life than to become a parking lot? Tell your Selectmen and fire fighters to come together on a plan to save the core gymnasium. Perhaps they can selectively raze the surrounding truck bays and worrisome back walls. To our eye, your gymnasium, the home to so many after school and public spirited activities, is as solid as the rock of Gibraltar.

**Lawrence Cheetham, Bedford**

## Dear Editor,

In the December edition of the Bow Times (which I am thankful has returned to publication), the lead editorial insinuated that something was improper with Harry Judd volunteering his time and the resources of his company (Accion Group) to assist the Town of Bow in obtaining proposals to install solar panels on the safety center and the landfill. These services and resources were offered at no cost to the Town.

As a long-time resident of Bow, I have great respect and admiration for all of the volunteers that make the Town such a great place to live. This extends to volunteers in the schools, to the Garden Club's plantings at various Town locations, to all of the others who selflessly volunteer their time to support the Town's governance, facilities, clubs and initiatives. For that reason alone, I think we should be celebrating Harry's contributions rather than denigrating them. Otherwise, we run the risk of deterring the volunteered time and donations that we need to have if we are to rein in spending and taxes. I honestly don't think it's fair to try to have it both ways... even on the editorial page.

**Steve Lauwers, 9 Wheeler Road, Bow**

## EDITOR'S NOTE:

Thanks for the letter but you missed the point of having a private website owned by one selectman used for bids on town business. I don't want federal real estate bids going through the Trump Organization website either. Agreed?

## Dear Editor,

The Editorial in the December 2017 of the Bow Times' "Why is Town's solar proposal run through Harry Judd's business?" poses a thought provoking question. This also raises another question, why is Selectman Judd gathering RFPs? Shouldn't that be the job of our Town Manager?

This is not the first time that one of the Selectmen has taken on the responsibilities of Town Manager Stack who earns over \$100,000 per year. According to the July 19, 2016 Selectmen's Meeting Minutes, p. 3, Selectman Hunter was named as the liaison to the City of Concord for the purpose of bringing water to Bow Junction. Although it is admirable that our Selectmen go above and beyond, because Bow has a Town Manager and not a Town Administrator, our Selectmen don't have to work quite as hard.

Looking at the 2016-17 New Hampshire Municipal Association's (NHMA) Wage, Salary and Benefits Survey, it is easy to see that a NH Town Manager earns significantly more than a Town Administrator. It is also apparent on the NHMA website, that the difference between the two is more than just salary. The site states "A Town Manager has the power and duties that are outlined in RSA Chapter 37, while a Town Administrator has no similar statutory authority, but instead works under the direct supervision of the Board of Selectmen, which retains all of its statutory authority"

In reference to the bids and water above, Section 37:6, VII. a, b, and c are especially interesting:

37:6 Powers and Duties in Particular – The Town Manager shall have the power and it shall be his duty:

VII. To have charge, control, and supervision, subject to the direction of the Selectmen and to the bylaws of the town, if any, of the following matters:

(a) The management of municipal water works, lighting, and power systems.

(b) The construction, maintenance, and repairing of all town buildings and of all town roads, highways, sidewalks, and bridges, except as otherwise specially voted by the town.

(c) The purchase of all supplies for the town.

Note that above it states this is "subject to the direction of the Selectmen", not that the Selectmen should go ahead and do it for the Town Manager.

It is also curious that often, when Bow is in the newspaper, Selectman Judd is the Town's spokesperson and not Town Manager

Stack. Two examples are the September 25, 2017 Union Leader article on the Bow Community Center and an October 12, 2017 article in the Concord Monitor regarding Merrimack Station.

Wouldn't it be easier for the press to contact Mr. Stack who should be readily available in his office at the Town Hall?

Perhaps the most thought provoking questions of all are:

Who is really managing the daily operations of the Town of Bow? Who should be?

**Lisa Blanchette, 39 Grandview Rd., Bow**

## To the Editor:

Now that the NH Supreme Court has ruled against the Town of Bow, that Bow tax payers have been told their taxes have been paying to a \$1 million + (slush?) fund, a fund voters did not approve, that taxes may go up by \$3,400.00 on a \$300K home, and who knows what else the Town of Bow town manager and selectmen have not admitted to it is time for town manager David Stack and all the Town of Bow selectmen to resign. The Town of Bow auditors and the Town of Bow attorney should be fired.

Bow Selectmen Harry Judd (a utilities lawyer!!!) has continued to spin every part of this debacle. Clearly Bow taxpayers have not been told the truth, in my opinion, and it is time to clean house and elect and hire responsible persons to clean up this mess. Perhaps Mr. Judd can add the increase in his property taxes onto his hourly rate. Most of us do not have that luxury. I repeatedly asked during the last year how the Town was and would handle this disaster. No response of value.

All the circumstances surrounding this expensive mess needs to be independently investigated and if individuals are found to have violated the law then those individuals should be prosecuted. One thing for sure: This is really going to hurt taxpayers especially those on fixed income.

**Bryan Milazzo, Bow**

## THOUGHT OF THE DAY

"There are as many opinions as there are experts."

**Franklin D. Roosevelt**



WINTER WEATHER TIPS

Lee Kimball, Bow EMD

Know Winter Weather Terms:

- **Watch:** Winter storm is possible in your area. Follow local officials and media for tips and updates.
- **Advisory:** Conditions are expected to cause major delays and may be hazardous. Use caution.
- **Warning:** Winter storm is occurring or will soon impact your area.

Winter Storm Tips:

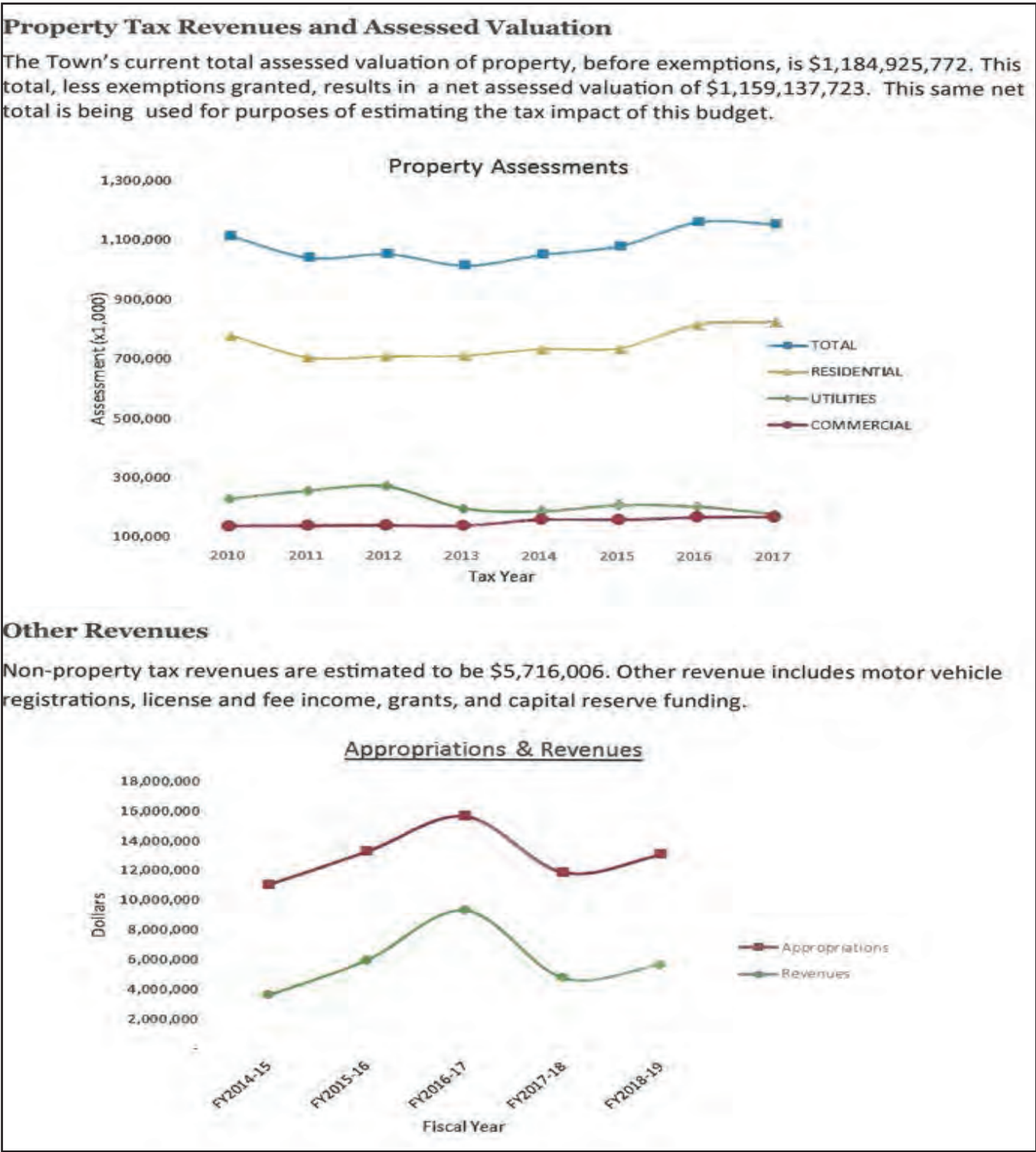
- Prepare for power losses, add warm clothes to your emergency kit, check flashlights (never use candles) and batteries, charge mobile devices, fill car tank, take cash out (ATM's may not work).
- Only use generators in open areas away from windows and home to prevent carbon monoxide poisoning.
- Bring pets inside and move livestock to sheltered areas with non-frozen drinking water.
- Travel only if necessary. Keep an emergency kit in your vehicle.
- Let family and friends know where you are. Check on neighbors before, during and after a storm to make sure they are OK.

FOLLOW DIRECTIONS FROM LOCAL OFFICIALS

Remember, emergency preparedness starts at home.

2017 Tax Update for Bow

(submitted to Selectmen November 4, 2017)



Construction Budget Estimate - Fire and Life Safety Upgrades Only - Community Center – Storage where FD and Town Maintenance vacated November 22, 2017

The budget items below are for fire and life safety associate upgrades to the building only. The fire and life safety items are based upon multiple inspection/reports completed in the past 15 years by the State Fire marshal's Office and Robert Cummings & Associates. A number of items identified in earlier reports are no longer applicable based upon the proposed use of the building: Assembly and Storage. Also note this budget does not include an operational kitchen. This budget includes fire and life safety upgrades only and does not include accessibility, electrical, environmental, or structural concerns.

1. Seal penetrations and top of walls separating function room from storage areas. Estimate 2 man crew for 1 week and material. \$ 10,000
  2. Provide 1 hour separation from basement utility spa \$ 6,000
  3. Four 1 ½ hour doors at \$1000 each includes removal of existing door \$ 4,000
  4. Two 1 ½ hr doors and 400 sq. ft. of wall and 800 sq. ft of ceiling \$11,000
  5. Remove storage from the basement, mezzanine area and rooms on both sides of back stage area and relocate storage. No money included for moving storage. Includes patching wall and floor round back stage and removal of storage bin framing in mezzanine. \$4,000
  6. Add new firm alarm system for the building to provide detection throughout the building. \$30,000
  7. Remove existing door and frame and infill wall. \$ 400
  8. Add new egress door to exist from the rear of the old apparatus bay \$ 1,500
  9. Add emergency light battery packs for the building \$10,000
- TOTAL COST \$76,900**



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**2018**

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## The Merrimack and Ed Caron Receive Distinguished Honors at CRDC Annual Banker Celebration

Merrimack County Savings Bank (the Merrimack) and Ed Caron, EVP, Senior Commercial Lending Officer were recently honored at Capital Regional Development Council's (CRDC) Annual Banker Celebration earlier this month. The Merrimack was recognized as Bank of the Year, based on the highest dollar volume of loans referred to the CRDC. Caron was also presented with a Lifetime Achievement Award for his dedication and commitment to both the CRDC and banking industry as a whole.

The awards were presented by Stephen Heavener, CRDC Executive Director. "The CRDC is a non-profit development corporation sustained by strong relationships within the banking industry," said Heavener. "The Merrimack continues to be an incredible partner and a leading supporter of our work. It's our honor to recognize them."

For the first time, the CRDC also honored a banking professional with a Lifetime Achievement Award. Bestowed to Caron, the CRDC made its selection based on his exceptional advocacy and support of the organization throughout the lifetime of his career. "Ed's passion for our local business community coupled with his wealth of knowledge in banking has made him an instrumental member of our senior management team, and a successful leader of the Merrimack's commercial lending business," said Philip Emma, President of the Merrimack. "He is extremely deserving of this recognition, and we could not be prouder of all he's achieved in the two-plus decades spent with us." Caron previously announced his retirement, effective January 2018, after 21 years at the Merrimack.

"I've always believed that the financial strength of our Bank depends on the financial health of the community," said Caron. "I'm very humbled to receive this award and thank the CRDC for this special recognition. We've made it a point to support all businesses that are big, small and everything in-between. I've been very fortunate to share a wonderful partnership with the CRDC, who've been vital to our state economy."

Capital Regional Development Council is the regional development corporation that provides a variety of economic development services to businesses and local governments throughout New Hampshire. CRDC is certified to provide SBA 504 loans statewide, and manages several small business gap financing funds in Merrimack, Sullivan and Hillsborough Counties. A mission driven non-profit, the CRDC is focused on providing tools that result in private sector job creation and local property tax base enhancement.

In addition to small business lending, CRDC also offers real estate development, economic development



(left to right): Philip Emma, President of Merrimack County Savings Bank and Ed Caron, Executive Vice President, Senior Commercial Lending Officer Recognized by the Capital Regional Development Council with Bank of the Year and Lifetime Achievement Awards.

consulting programs and new market tax credits. For more information, visit [crdc-nh.com](http://crdc-nh.com).

The Merrimack is celebrating its 150<sup>th</sup> year anniversary of serving the people, businesses, non-profits and municipalities in central and southern New Hampshire. The Bank and its employees are inspired by Merrimack style, which is guided by the values of accountability, mutuality, excellence, respect, integrity, teamwork and stewardship. The Merrimack was honored with the 2017 Business of the Year Pinnacle Award by the Greater Concord Chamber of Commerce, and was voted "Best Bank" by the Capital Area's People's Preferences for the 9th consecutive year. To learn more, visit any of the local offices in Bow, Concord, Contoocook, Hooksett and Nashua, call 800.541.0006 or visit [themerrimack.com](http://themerrimack.com).



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## Relationships, like possessions, are worth securing.



Chris Ross (center) and Joel Sikkila (left), owners of Synergy Self Storage with James Gallagher, Senior Vice President, Commercial Loan Officer, Merrimack County Savings Bank.

As a climate-controlled, ultra-clean storage facility employing state-of-the-art video surveillance, Synergy Self Storage provides all the services needed to safely store and preserve their customers' possessions. Their focus on security has solidified Synergy's reputation for trustworthiness and helped make it Merrimack's premier self-storage facility.

In choosing a bank, Synergy wanted a partner that was equally state-of-the-art and secure, so it turned to Merrimack County Savings Bank. Synergy knows that by partnering with a strong, local bank, it can count on expert advice, outstanding service and prompt local decision-making.

Contact the Merrimack's experienced business bankers at 800.541.0006 or visit any of our local offices or [themerrimack.com](http://themerrimack.com).



800.541.0006

**MERRIMACK**  
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[themerrimack.com](http://themerrimack.com)

## Area Craft Brewery Described for Men's Club



Doug Bogle, the Master Brewer at Concord Craft Brewing at 117 Storrs Street, reviewed the various beers brewed locally in this area for the Bow Community Men's Club at its December meeting.

Doug explained the process of brewing starting with barley to malt to having the starches turn into sugars. Adding hops and fermenting for two weeks after adding yeast to convert the sugars to alcohol creates beer.

Concord Craft Brewing makes thousands of gallons a year from IPA (India Pale Ale) to stout aged in old Knob Creek bourbon barrels for a unique taste. Doug said "we have three fermentation tanks holding 15

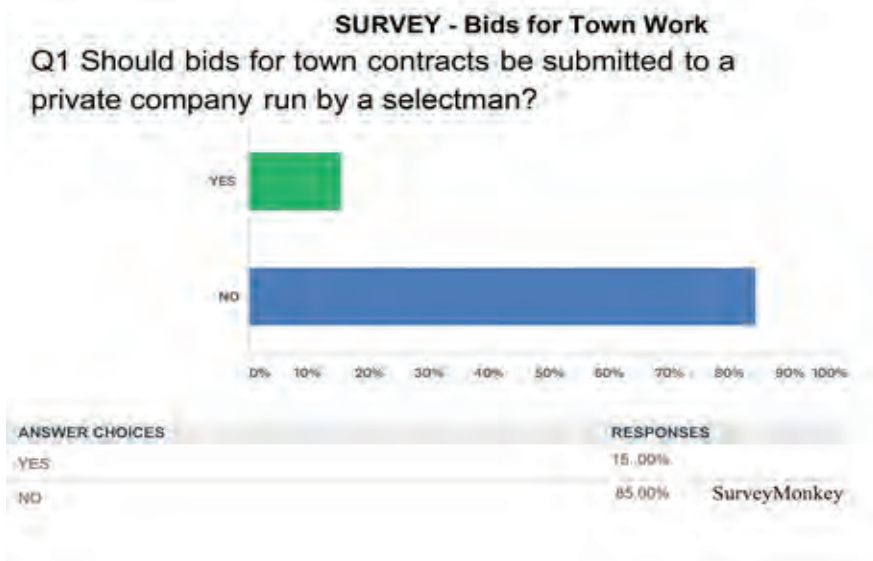
barrels of beer each. The process takes at least two weeks and the cans of beer are sold from Laconia to Portsmouth."

Concord Craft is one of 51 micro breweries in the state and its unique names include the Senatah and the Governah among its beers. For more information go to their website [www.concordcraftbrewing.com](http://www.concordcraftbrewing.com).



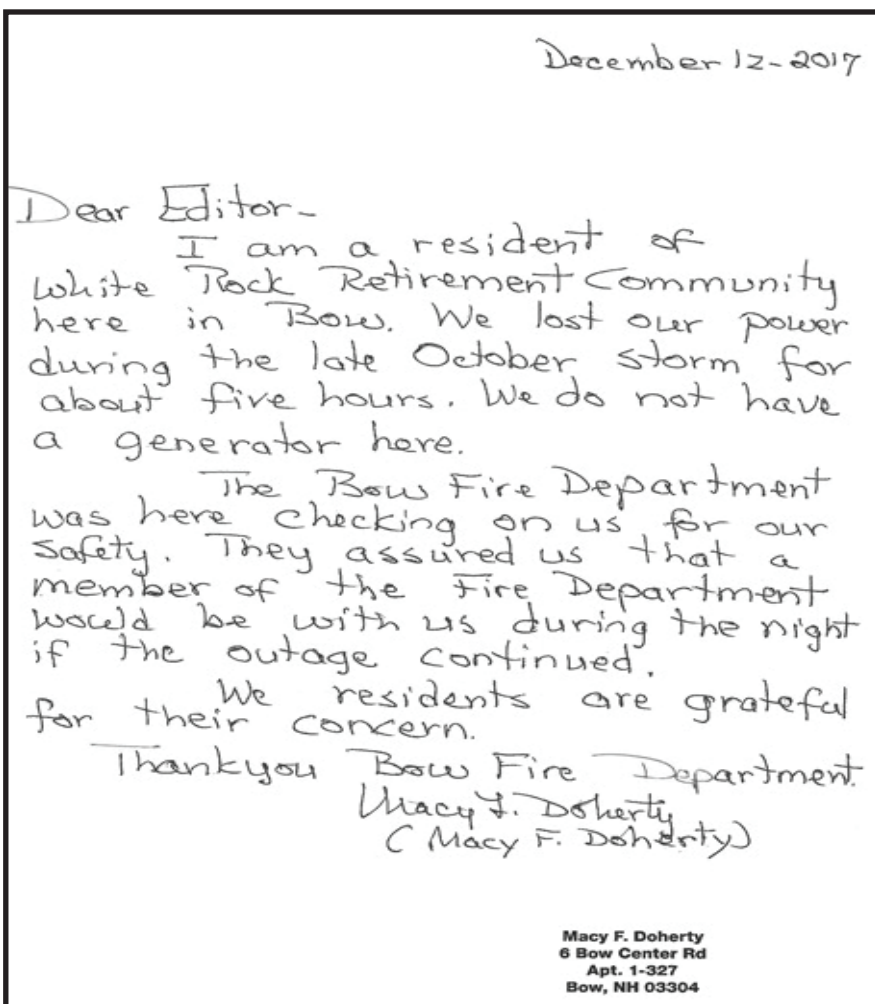


## Survey Results



### SURVEY REJECTS TOWN BUSINESS DONE THROUGH PRIVATE WEBSITES

The December survey reflects strong concern about the use of private websites to do town business such as receiving bids. Let us hope our officials will address concerns about possible conflicts of interest and the lack of accountability of private websites.



*check out* Sugar River Bank's  
**SMALL BUSINESS CHECKING!**

Winter is a great time to come into one of our 6 local locations & say *yes* to.....

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- \* *free* basic cash management
- \* *free* initial debit card
- \* *free* deposits
- \* open an account with \$100 or more

## 6 Tips for Saving for Your Down Payment

Before you can make the transition from renting your home to owning your home, you may need to have a substantial down payment, typically 5 to 20 percent of the home's value. Here are some tips to help save for it:

### Develop a budget & timeline.

Start by determining how much you'll need for a down payment. Create a budget and calculate how much you can realistically save each month – that will help you gauge when you'll be ready to transition from renter to homeowner.

### Establish a separate savings account.

Set up a separate savings account exclusively for your down payment and make your monthly contributions automatic. By keeping this money separate, you'll be less likely to tap into it when you're tight on cash.

### Shop around to reduce major monthly expenses.

It's a good idea to check rates for your car insurance, renter's insurance, health insurance, cable, internet or cell phone plan. There may be deals or promotions available that allow you to save hundreds of dollars by adjusting your contracts.

### Monitor your spending.

With online banking, keeping an eye on your spending is easier than ever. Track where most of your discretionary income is going. Identify areas where you could cut back (e.g. nice meals out, vacations, etc.) and instead put that money into savings.

### Look into state and local home-buying programs.

Many states, counties and local governments operate programs for first-time homebuyers. Some programs offer housing discounts, while others provide down payment loans or grants.

### Celebrate savings milestones.

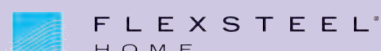
Saving enough for a down payment can be daunting. To avoid getting discouraged, break it up into smaller goals and reward yourself when you reach each one. If you need to save \$30,000 total, consider treating yourself to a nice meal every \$5,000 saved. This will help you stay motivated throughout the process.

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# Great Ways to Lose Unwanted Fat

By Jim Olson

One of the top questions that many of my clients ask me about is in regards to nutrition. More specifically they would like to know how many calories they should eat per day, where those calories should come from, and how many times per day they should eat. We hear so many different things on T.V., radio, and in magazines but what is the truth? Let me break things down for you to make things easier to understand and more beneficial to your fitness goals.

Most of my clients want to lose weight. To be more specific, they want to know how to lose unwanted body fat. There are 3 ways you can lose weight. They are dehydration, muscle loss, and fat loss. Obviously the first 2 are not good. Fat loss is what the majority of people are looking for or a combination of lean muscle increase and fat loss.

Muscle loss comes from eating too few calories and/or not eating frequently enough during the course of the day. Cutting your calories to below your daily activity level will enable you to lose weight. However if you cut them too much you will shut your metabolism down. This is your body's safety feature to prevent starvation. You can live without food for over



Jim Olson

a week and that is because your body realizes no calories in (or not enough), so your body will hold on to the calories because you are not consuming enough for your body to function properly. This means you will actually store fat!

When you lose more than 1 1/2 to 2 pounds per week, then you have probably lost muscle. If you lose weight faster, it is coming from water or muscle or a combination of both. This is also why people put weight back on after following a low-calorie diet. They lose muscle. Muscle is live tissue and the body's most metabolically active tissue. When you lose muscle it slows

down your metabolism and you actually burn fewer calories than before!

Cutting calories can also affect you in other ways too. Less energy from food is used as body heat and turned into weight instead. This can also suppress the activity of certain thyroid hormones which will slow down your metabolism even more.

It is recommended that we eat 5-6 small meals or snacks per day. The 5 to 6 meals you should be eating a day should include the proper combination of proteins, high starch and fibrous carbohydrates, and healthy fats. When you combine your carbs with your protein and fat you will actually slow down the digestive system. This will slow the release of carbohydrates into the bloodstream which will prevent the overproduction of insulin.

Don't try to get too lean too quick by dropping your carbs down to an extremely low amount. When you don't have enough carbs in your system it is almost impossible to build muscle. If there is not enough insulin available to transport amino acids (the building blocks of life) into muscle cells the body will break down its own protein into amino acids for fuel. This means you are using the nutrients your body needs

for muscle development as energy.

Your nutrition counts for approximately 70% of the results that you will receive in the body transformation process. Proper nutrition allows you to avoid mood swings and make clearer decisions. When your body is getting the proper ratio of nutrients it enables you to deal with the day to day stresses of life.

If you are unsure as to what your daily caloric intake and the breakdown of protein, carbohydrates, and fat should be based on your personal goals, please call me or email me as soon as possible and I will help you with whatever you need. This will save you time and frustration and at the same time enable you to reach your fitness goals. You will then be able to enjoy life to its fullest!

## Would You Like Some Help With Your Fitness?

Would you like to improve your body and/or overall fitness? Are you ready to look better, feel better, increase your energy and improve your overall quality of life? Please feel free to call or email me and I would be very happy to help.

*Have a fantastic day!*

## EXERCISE & EAT RIGHT IN THE NEW YEAR!

Are you tired of allowing your busy schedule to block your way to optimal health? There's always an excuse to not exercise and eat right – work, family and other personal commitments. Are your obligations going to disappear? The answer is NO! It's time to put your excuses aside. Your time to make a change is NOW!

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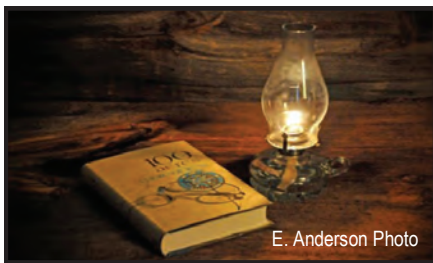


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**Public Opening  
The Baker History  
Saturday  
January 27th  
10:00AM – 12PM**



**History in The Making.** The Bow Heritage Commission and the Baker Free Library would like you to come down to the library and look at the results of long time of planning and a cooperative joint effort by the Baker Free Library Board of Trustees, the Lower-level Renovation Committee, the Board of Selectmen, Heritage Commission Members, public support, and private donations that allowed us to finally accomplish our mission preserving the Town's valuable history. Lori Fisher, our great Library Director, was instrumental in providing her many years of experience and knowledge relating to the workings of climatically controlled rooms for the preservation and presentation of the Baker Collection to the Public. The Baker Collection of books and literature has been an integral part of the Baker Free Library's history. Donated by Congressman Henry Baker in 1914. Many items not ever seen by the public before will be on display.

**The Grand Opening of Baker Room**

**This room is located in the lower-level of the Baker Free library**

A complete pictorial inventory of all the Baker Books and Heritage Commission items of historical nature has been completed and will provide the public with an easy way to locate items of historical interest.

A schedule of future dates and times to visit the Baker Room will be forth coming. This room is secured and entry is not allowed without a member of the Bow Heritage Commission Present. The public can contact Gary D. Nylén or Faye Johnson to make appointments to visit the Baker Room in the future. Openings will be announced in public forums.

**Contact: Gary D. Nylén (603)496-5239 or e-mail [gary42bow@comcast.net](mailto:gary42bow@comcast.net)**

**Fay Johnson (603)228-8149 or e-mail [fjohnson915@myfairpoint.net](mailto:fjohnson915@myfairpoint.net)**



**NHTI Fall 2017 Dean's List**

The following students from Bow have been named to the Dean's List at NHTI, Concord's Community College, in recognition of their academic achievement during the Fall 2017 term. In order to qualify for Dean's List a student must be considered full time (registered for 12 credits or more) and have a term GPA of 3.3 or higher.

*Nicole Bernard  
Rebekah Cozzi  
Michael Darrach  
Jared Fisher  
Alexander Gott  
Brianna Heckadon  
Coltrane Houlis  
Hannah Lee  
Mya Levy  
Amy Narkis  
Brian Nesbitt  
Jack Vachon*

**BOW YOUNG AT HEART CLUB  
CELEBRATES CHRISTMAS**



Bow Young at Heart members celebrated Christmas with a buffet lunch at Makris' restaurant where Kendra Ricard was surprised with flowers, a plaque, a hand knit scarf and heart locket, all in the purple and gold colors of the Club, for her 10 years of service.

As Secretary, Kandy always had the answer (or could find it), and her sunny smile and the little extras she did for members were very much appreciated. We are sure she will continue to be an important part of BYAH.

Bow Young at Heart Club meets the 2nd Wednesday in January and February and the 2<sup>nd</sup> and 4<sup>th</sup> Wednesdays March thru October at 11:30 AM at the Bow Community Building on Bow Center Rd. Members and guests should bring a brown bag lunch.

Beverage and dessert will be provided. Speakers, games, pot lucks, and or other events may occur. Meetings start at 1:00 PM and are open to all seniors over 55. Annual dues are \$15. Stop by and check us out!

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**Charismatic Crooner  
Sal Valentinetti from  
America's Got Talent  
Appears at Palace Theatre**

Sal "The Voice" Valentinetti, a finalist from Season 11 of *America's Got Talent*, will croon and charm his way into the hearts of the audience at The Palace Theatre on Friday, February 9. This gifted young singer with an affinity for the classics, a man who idolizes Frank Sinatra, Dean Martin, and the style and swagger of The Rat Pack, is ready to let loose his golden voice and Italian charm. After receiving lots of television exposure and encouragement from stars like Simon Cowell and Heidi Klum, Sal is ready to step into the spotlight and shine. Tickets to see Sal LIVE and a Meet & Greet package are both available now by calling the box office at 603-668-5588 or online at [palacetheatre.org](http://palacetheatre.org).



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## BAKER FREE LIBRARY NEWS

By Lori Fisher

### Thank you for supporting the Library's new Endowment Fund.

Thanks to the support of over 45 private donors, the Baker Free Library Foundation raised over \$15,000 to start the Baker Free Library Endowment Fund!

The Foundation Directors and Library Trustees sincerely appreciate the generosity of all donors this year. The endowment fund has been established to help ensure that our Library meets new and diverse demands of our community throughout the 21st century. All contributions will be invested in a restricted endowment fund to support improvements and enhancements to library services. As with all endowments, the interest income, not the principal, will support these initiatives years down the road. If you would like to make a 2018 contribution, either as a one-time gift or a recurring monthly or bi-monthly gift, please contact Mark Leven, Foundation President, at [markhleven11@gmail.com](mailto:markhleven11@gmail.com) or make your gift through our online donation portal on the Library web site [www.bowbakerfreelibrary.org](http://www.bowbakerfreelibrary.org).

### FREE Yoga Classes for Bow Residents

Due to a collaboration with YogaNH (Concord, NH), the library is pleased to offer FREE 1-hour yoga classes each month to Bow residents and library card holders! These classes are suitable for all levels, and the classes for February will be Saturday 2/2 and Sunday 2/3 from 9 am to 10 am. Classes will be held in the Library's Merrimack County Savings Bank Room in the Lower Level.

Because these classes are being held outside of library operating hours, participants will need to enter through the Lower Level door near the handicapped parking and ramp. Please register in advance through the MindBody app (search under Yoga for YogaNH) or contact Lori Fisher at 224-7113 or [lori@bakerfreelib.org](mailto:lori@bakerfreelib.org). Thank you to YogaNH for giving back to the Bow community as part of their paid use of our facilities for events and workshops!

### SAVE THE DATE: Town Candidate's Night

The 3rd annual Candidate's Night for those running for an elected office in the Town of Bow will be held on Tuesday 2/20 at 6 pm in the Library's Lower Level (the snow date for that event is Tuesday 3/6 at 6 pm in the same location). The filing period for town offices occurs from Wednesday 1/24 through Wednesday 1/31. The Library will be in contact with all registered candidates to obtain information for our Candidate Info Packets, and to confirm participation on Candidate's Night. Questions? Contact Lori at 224-7113 or [lori@bakerfreelib.org](mailto:lori@bakerfreelib.org).

### Library Class/Event Highlights

**Learn to Arm Knit:  
Thursday 1/18 at 6:30 pm.**

Come try out the newest craft fad! Participants will knit a scarf to take home - all supplies provided. Registration is required by Monday 1/15 so we have enough supplies. To register, contact Kate at 224-7113 or [kate@bakerfreelib.org](mailto:kate@bakerfreelib.org).

### Movie of the Month - Gifted: Monday 2/12, 6:30 pm

Frank Adler is a single man raising a child prodigy - his spirited young niece Mary in a coastal town in Florida. Frank's plans for a normal school life for Mary are foiled when the seven-year-old's mathematical abilities come to the attention of Frank's formidable mother Evelyn whose plans for her granddaughter threaten to separate Frank and Mary. Starring Chris Evans and McKenna Grace. Rated PG-13. Movie will be shown in our Lower Level. Free and open to the public. No registration is required. Popcorn will be provided.

### Library Holiday Closures

**The Library will be CLOSED on  
Monday 2/19 in observance of  
President's Day.**



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<http://OLLI.granite.edu> or call 603-513-1377 for a copy

*Learning for the fun of it!*

## What's Happening in OLLI?

By Jacki Fogarty

It's back to school after the holiday break for the over-50 crowd. OLLI, the Osher Lifelong Learning Institute, kicks off registration for the Winter/Spring term on February 1. Classes begin mid-February and the array of topics in Concord as well as OLLI's other three sites (Manchester, Seacoast and Conway) is spectacular.

Known for fascinating "Out and Abouts," OLLI will start the term with a tour of the new Women's Correctional Facility. In the first month of classes topics will cover Benedict Arnold, Karner Blue Butterflies, Windows 10, Candy Making (at Granite State Candy), Bobcats, Gemstones, D-Day 1944, Learning the iPad, Music Therapy, Lincoln and His Generals, Zendala and *The Epic of Monkey*.

Throughout the 4-month term courses in all of OLLI's topic areas will be available: history, politics, science, literature, entertainment, travel, crafts, sociology, nature, health, creative arts, outdoor activities, religion, finance, culture and local interest.

Although membership is not required to sign up for OLLI classes, a significant discount of \$20/course is available to members. You can join

OLLI and register for classes online at [OLLI.granite.edu](http://OLLI.granite.edu). On February 1 and 2 onsite help will be available to anyone unsure about how to use the online system.

As always, Bow is well represented, not only among the membership, but also among the instructors. Old favorites such as Peg Fargo, Phyllis Benoit and Bob Lux are joined this term by Jen Graf, Florette Tilton, and Judy Goodnow. Nine of the 70 Concord-based courses are being taught by Bow residents.

Most classes are held at the beautifully-renovated Granite State College campus on Hall Street in Concord. And, only 20 minutes away, GSC in Manchester hosts an additional 75 courses in the same topical categories, but generally different classes. Rounding out the educational opportunities are courses in Portsmouth, Dover, Rochester and Exeter for the Seacoast and in Conway.

Granite State College is a generous host and sponsor of OLLI and was recently awarded a Spirit of New Hampshire Award for its impact on the state by virtue of supporting OLLI since its inception in 2004.



Gretchen Berger-Wabuti, Executive Director of Volunteer NH, Mark Rubinstein, President of Granite State College, and Gregg Stephens, Chair of Volunteer NH at the Spirit of NH Awards program.



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## New Years Resolutions For Your Home

By Ann Dippold

### *An inspiring list of home management goals*

#### 1. Lose Weight (cut energy use)

Many buyers ask for fuel consumption history when considering a home purchase. Make yours stand out by improving the efficiency of your home systems. Energy improvements sometimes qualify for state or local rebates - check the Database of State Incentives for Renewables & Efficiency.

#### 2. Quit Smoking (purify indoor air)

Indoor air quality is one of the top environmental health hazards according to the EPA. To improve yours, maintain HVAC systems, use low VOC paints when remodeling, ensure kitchen & baths are well vented, be wary of air cleaners that generate ozone - a known lung irritant.

#### 3. Learn Something New (educate yourself on home finances)

Did you know that credit card debt build up will cost you on home insurance premiums? Insurance companies see this as an indicator you're more likely to file an insurance claim - the more claims, the higher the risk, the higher the premiums.

#### 4. Volunteer (support your community)

One of the benefits I tout to potential buyers when considering moving to Bow is the wonderful community participation. Besides school and sports events, you can preserve the value of your neighborhood by starting a neighborhood watch, or a community garden.

#### 5. Drink Less (curb home water use)

Use less water in your home by installing low-flow toilets and shower heads. New technology reduces the flow yet keeps pressure up and cost less than \$100 and are easily installed.

*Edited & Re-printed with permission from HouseLogic.*

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# TRAVEL AROUND THE WORLD

By Chase Binder

**Imagine packing for a four-month journey! Viking arranged for the Harris's bags to be picked up a week ahead of time...insurance against lost luggage disasters.**



Even though they live right across the street, friends Bruce and Lorraine Harris email or text often. Sometimes it's a one-liner—"wanna hit Tea Garden for lunch?" Sometimes it's an alert—"there's a flock of wild turkeys under your back deck!" But this week's email was different. "We're somewhere out in the Pacific Ocean and I just had a two-pound broiled lobster for dinner!" crowed Bruce.

You see, the Harris's have just embarked on an around-the-world cruise. Yes, it's the trip of their lifetime, although they have done a good bit of traveling. Yes, it's an expensive trip, although they did the math and figured that this particular voyage would save them many, many thousands of dollars. And yes, it's going to be a long time on one ship—four months, to be exact—but it's also an extremely efficient way to tick destinations off their Bucket List.

For the Harris's, the idea fell into place about a year ago. They had recently completed a significant phase of their post-retirement plan, building a home and relocating to Bow to be near family. They had enjoyed a European river cruise with Viking Cruises, were impressed with the company and began to think about other destinations. Then, just as that Bucket List started calling out to them, Viking sent a promotion they just couldn't refuse—sailing around the world on Viking's brand-new ocean-going ship, the Viking Sun. "Just five cabins left," Viking said. "Check out the inclusions if you sign up within 48 hours!" How could they resist?

Serious cruisers know that booking a maiden voyage can be a boon. Cruise lines will often toss out a cornucopia of offers to fill those

cabins—beginning with low prices, often lower than even repositioning cruises. The longer the cruise, the more perks can be tossed in. Free laundry. Free Wi-Fi and internet access. Free drinks—sometimes just wine and beer, sometimes a full bar—a \$4800 savings for the Harris's. They'll cover expenses like getting visas for all the countries on the itinerary—in the Harris's case, \$600 each right there! How about First-Class airfare on each end of the cruise? How about including gratuities? Imagine gratuities at \$14-20/day on a four-month cruise! Not only are these very common enticements, you can sometimes negotiate with the cruise line to get even more.

Some cruisers have the confidence and experience to book maiden voyages themselves. But the Harris's decided having a bit of help was called for. They walked into the AAA office on Fort Eddy Road and asked, "can you help us book this around-the-world cruise?" They were greeted with wide smiles and soon had a dedicated agent, John Godfrey, to help them navigate the process.

And when you're facing four months at sea, especially on a ship's maiden voyage, the process can be daunting. What if the construction runs behind and the departure date is pushed back? You'll need flexibility (though delays can be another boon—sometimes cruise lines will refund your money and offer a free cruise in addition). How to decide on four months of excursions? The Harris's had to peruse excursion offers for 67 excursions in 55 ports around the world—literally! Then there's the weather. The Harris's had to get to Los Angeles for a January 5 embarkation. Remember the cyclone bomb storm? Yup—it arrived smack in the middle of their flights across the country!

Navigating all these potential obstacles requires planning as well as knowing when to cede control to the professionals. Bruce and Lorraine reached out to us for advice on excursions to destinations we were familiar with—Bali, Australia, New Zealand, Cambodia, Vietnam, Egypt and more. We reached out to friends who had experience in other destinations like India.

Most importantly, the Harris's had AAA and Viking Cruises watching their backs in terms of getting to LA on time. The Viking Sun's itinerary called for an immediate 6 days across the Pacific to French Polynesia. There would be no opportunity to join the ship a day or so after departure. When Bud and I cruise, we often make our own arrangements getting to and from the ship—especially when traveling in the spring, summer and fall. Winter is another matter. Bruce and Lor-

raine had planned to begin with an overnight in Boston Wednesday the 3rd of January before flying to LA the next day, overnighing in LA and sailing off on the 5th. I dropped them off at the Concord Bus station and noon on Wednesday with hugs all around and a big "Bon Voyage!"

By 2:30 the forecasters were screeching about the incoming cyclone bomb storm! Enter Viking Cruises, AAA and the technology of instant communications with Wi-Fi and cell phones. Viking Cruises had a three-man team watching travel arrangements for the passengers on this trip and reached out to the Harris's and AAA to get ahead of the problem. Bingo! By 3:30 the Harris's were in a limo headed to Bradley International Airport in Hartford to hop on a 7:30 flight to Dulles in DC. They would overnight there and fly to LA the next day, arriving with time to spare. Flights and hotels were canceled and re-booked, limos secured—Plan B all managed seamlessly. Crisis averted!

Bruce and Lorraine are now aboard the Viking Sun—first stop The Marquesas Islands in French Polynesia. Bruce emailed that the seas are calm, the temperature is in the mid-sixties and they are beginning to relax. Thanks to satellite-based Wi-Fi, the Harris's will be sending back info on their destinations as well as photos and impressions of the many cultures they will encounter—so watch Travel Talk for updates over the coming months!

## If You Go

Viking Cruises ([vikingcruises.com](http://vikingcruises.com), 866-984-5464) is best known for river cruises, but is branching out into around-the-world cruises. Check out [worldcruises.com](http://worldcruises.com) and [cruisecritic.com](http://cruisecritic.com) to explore the breadth and depth of offerings from Viking and other cruise lines.

Concord's AAA on Fort Eddy Road ([nne.aa.com](http://nne.aa.com), 228-0301) is one of the few remaining walk-in full service travel agencies. Travel consultant John Godfrey ([godfrey.john@nne.aa.com](mailto:godfrey.john@nne.aa.com)) helped the Harris's with many of the details of their trip—a process that required patience, confidence and, most of all, time.

Just attaining visas for such an extensive trip can take 2-3 months, so it's important to book a minimum of 8-12 months in advance. Working through AAA can provide a number of benefits from onboard credits and rebates to having the ear of an experienced consultant.

Viking Cruises is one of several lines that have preferred status with AAA, so the lines of communication are always open and productive.



## Bow Elementary School Kindergarten 2018-2019

### Registration

If you have a child who will be 5 years of age by September 30, 2018, please contact our office at 225-3049.

If you have already pre-registered your child be on the lookout for your registration packets during the week of February 26th. Remember to include a copy of your child's birth certificate, most current physical and immunization record and two proofs of residence (lease, purchase & sales, utility bill).

### Dates to Remember:

Kindergarten Parent Information Night - Adult only event  
Thursday, April 12th at 6:00PM in the BES cafeteria

Kindergarten Screening Dates  
Thursday, May 31st  
Friday, June 1st



## On The Water And in the Woods



With Ron



**The 2017 Bear Season** at 586 bears being taken, was 23% below the (5) year average of 764 bears. Andrew Timmins, our bear biologist points to the rather abundant crops of beech-nuts, acorns, apples and mountain ash that were bountiful throughout the state.

**The Fall Turkey Season** hunters took a total of 434 Turkeys, down from 1,101 taken in 2016. Although numerous flocks were seen "everywhere" in late summer and early fall, abundant mass crops during the fall hunting season made turkeys less vulnerable to hunters.

**The unofficial Deer Harvest** for 2017 was a very impressive 12,269. This take was up 15% from 2016. The 2017 total represents the second highest number of deer taken in the last nine years.

Dan Bergeron, NH deer biologist, noted that the physical condition of the deer was very good again this year. A lot of very large bucks were harvested throughout the state. I give credit to our deer project leader Dan Bergeron, a nice job sir. Recently I was shown some deer cam photos. It was wild to see how big some of the bucks can get. Those bucks became mostly nocturnal, and make few mistakes, many die of old age.

**On the Ice Fishing Season**, many lakes have been stocked with large trout for the ice fishermen and

ladies. Lakes of interest include, Pleasant lake, Deerfield, Highland Lake, Andover, Webster Lake, Franklin, Tewksbury Pond, Canaan, Mirror Lake Woodsville, Little Lake, Newbury Sunapee and others.

A few local ice fishermen will be fishing Lake Sunapee, for some very "large" lake trout.

Even though we are getting a severe cold spell, do not take any ice for granted, check ice as you go. I always carry a good pair of ice creepers, we don't need to take a serious fall.

**A Must Read Ice Safety Document** [www.wildlife.state.nh.us/fishing/documents/ice-safety-broc.pdf](http://www.wildlife.state.nh.us/fishing/documents/ice-safety-broc.pdf)



**News, just in, Reports the Sea Smelt are hitting in the Gulf of Maine.**



*Be Safe Ron!*

## Bow Rotary's 2017 Scholarship Recipients



Bow Rotary's 2017 scholarship recipients were all invited to the Rotary meeting on January 5th to receive their scholarship awards. Steve DeStefano introduced each recipient and invited them to the podium to talk about their first semester experiences. Each recipient stated how grateful they are for the financial assistance and all were doing extremely well in their studies and in their transitions to campus life.

Bow Rotary has moved the timing of our scholarship awards to graduating seniors to the end of the first semester instead of June. We discovered that because of the substantial amount of our scholarships, families were having a hard time securing additional scholarships. Moving the timing of our award to the end of the first semester has helped to solve that issue.

Accepting today were; **Michael Mullen, Samantha Perry, Lucas Cohen, and Sarah Jarrar**. Unfortunately, due to the weather, **Nandita Kasireddy** was not able to attend this meeting but will attend a future meeting to be recognized and receive her scholarship. Some of the parents were in also in attendance and all enjoyed breakfast.

Bob Couch, Bow Rotary PR Committee, *Photo by Eric Anderson*

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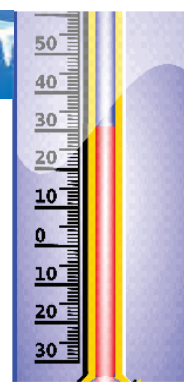
## The Automotive Forum With Jon Chartier



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**Does Warming  
Up a Vehicle  
Matter ?  
10 Degrees  
or 32 Degrees**



For years now, every winter, letting your car "warm up" before driving has been common practice. In the past it was believed that it was good for the vehicle and had positive side benefits like a warm interior and clear windows. In this day and age of eco-conscious citizens, the practice has become frowned upon. In years past, warming the engine was done for several reasons. Some of them with merit, some not. Previously, the oils and fluid in your engine would benefit from a cold weather warm up to help them thin out before the engine is put to work. One other major reason for the warm up was to allow the carburetor to stabilize, come off full choke and achieve the proper air/fuel mixture. This helped to reduce the safety issue of carbureted engines and their inconsistent application of power while in choke/warm-up mode. In some instances, the engine would bog or stumble when you're pulling out in traffic or getting out of the way of a truck! Now we refer to the modern engine. Since carburetors have been replaced with fuel injection, these systems are computer controlled to manage their own warm up cycle. This is monitored by sensors to be performed at the most efficient level possible, meaning the lowest emissions. Modern fluids in your car are for the most part synthetic or semi-synthetic. This means they last longer and are unaffected by cold temperatures. Many studies have been done on this subject. The study term for this topic is "non-traffic idling." Without getting all science, it has been established that: "Vehicles left idling are a large contributor to greenhouse gasses." The average person that lets their car warm up before driving on those cold days does so for twenty minutes! That is actually the standard warm up time programmed into the majority of remote starters. I would also refer to years past when the average warm up on a carburetor engine was five minutes. In summary, warming up your modern vehicle has fewer mechanical benefits for the engine as it may have in days gone by. In my opinion on a freezing day, let it warm up for a minute or two to make the drive train happy for optimal performance. We all love a warm car in the morning, but we should all do our part, right? Clear windows are important for safety and visibility. Personally, I recommend a de-ice style washer fluid in the winter. When the windscreen is frosty just pull the washer lever and watch it disappear. As always, if you have any questions about your car feel free to email me at the address below. Feel free to stop by Garry's Service Center and say hello!!!

**Jon Chartier**  
Fleet Manager  
JEFKEL Enterprises 603-848-8842

**E-Mail Your Questions To:**  
[jon.chartier@jefkel.com](mailto:jon.chartier@jefkel.com)

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### AMERICAN FLAGS IN BOW NEED REPAIR

When you travel through the center of Bow, there are eight American flags hanging prominently from telephone poles around the four corners. These flags were an integral part of my senior project as a student at Bow High School. The original project was funded through donations of friends and family. Since that time, I have continued to manage the upkeep and integrity of the flags; setting up a "Go Fund Me" page to cover the costs of replacement flags.

The storms last fall caused significant damage to all eight flags as well as some poles. The flags were taken down on Veteran's Day for the winter. They will need to be replaced prior to being put up on Memorial Day 2018.

I ask for your support by donating to the replacement costs for these flags.

This project not only promotes a feeling of patriotism, it adds to the beauty and sense of community for our own town center. If you would like to make a donation, please use the link below to access my "Go Fund Me" page. Any donation is appreciated.

My GoFundMe link is: <https://www.gofundme.com/townofbowflags>

**Cody Herrick**

### THANKS TO THE DPW

During the recent cold snap and storms Bow roads were well taken care of by our hardworking Department of Public Works crews. It is long hours in tough conditions and we thank them for a job well done!

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# BOW GARDEN CLUB

By Joyce Kimball

The Bow Garden Club concluded their 2017 club year on December 9<sup>th</sup> with their annual meeting and holiday brunch and will not be holding monthly membership meetings in January, February and March. During the winter months, club officers and committee chairman will meet to finalize the educational programs and planned activities for the new year.

The next regular meeting of the Bow Garden Club will be Monday, April 9<sup>th</sup> at the Old Town Hall, 91 Bow Center Road, Bow at 6:30 p.m. Please visit [www.bowgardenclub.org](http://www.bowgardenclub.org) to learn more about the garden club or contact BGC Membership Chairman Janis Kuch at [janiskuch@gmail.com](mailto:janiskuch@gmail.com) or 856-0957. The Bow Garden Club is open to all.

## BOW GARDEN CLUB OFFICERS FOR 2018



L-R: Lorraine Dacko, Co-Vice-President; Michelle Bailey, Co-Vice-President; Beverly Gamlin, President; Sharon Pearce, Treasurer; Bonnie Addario, Recording Secretary.

## July



Members and "Plus One's" gathered at 3 different members' homes to enjoy a Progressive Dinner and Garden Tour. L-R, Eric and Keryn Anderson and Kerry and Steve Buckley.

## HIGHLIGHTS OF 2017

### February



BGC Garden Therapy Chairman Sue Johnson (back left) and member Joyce Kimball (r) met with a group of White Rock Senior Living residents to make Valentine's Day decorations.

### April



BGC Civic Beautification Chairman Sue Smith (L) and member Kerry Buckley were only two of the many volunteers from the garden club and Bow Rotary who showed up for "Clean Up Day."

## August



The club was on hiatus, however the Executive Members continues to meet each month at different members' homes. (L-R) Sue Smith and Ruth Brack.

## September



David Wichland of Wichland Woods Mushroom Farm in Keene educated club members and their guests on "Backyard Mushrooming."

### March



Member Susan Johnson entered a creative flower arrangement in the Boston Flower Show, receiving a red ribbon for her efforts. Several BGC members attended the show.

### May



A group of "Husband Helpers A.K.A." members of the "BGC Auxiliary" helped out by erecting the club's banner announcing the opening of the club's annual Spring Plant Sale.

## Gazebo in June



## October



NGC President Nancy Hargroves poses with "Woodsy Owl."



## BOW REAL ESTATE SALES

December 2017

### SINGLE FAMILY HOMES:

31 Bow Bog Road, 1216 gla, glaag 1216, 2 br, 1 bath, 1 car det., 1.0 acres. Sold \$225,000, 12/29/17.

157 Hooksett Turnpike, 2552 gla, glaag 2552, 3 br, 2.5 baths, 2 car att., 1.8 acres. Sold \$275,800, 12/29/17.

7 Ridgewood Drive, 2510 gla, glaag 1626, 3 br, 2.0 baths, 2 car att., 1.08 acres. Sold \$275,900, 12/21/17

31 Hooksett Turnpike, 2212 gla, glaag 1400, 4 br, 2 baths, 2 car under, 1.0 acres. Sold \$299,900, 12/15/17.

29 Longview Drive, 3032 gla, glaag 3032, 4 br, 2.5 baths, 2 car att., 2.83 acres. Sold \$395,000, 12/1/17.

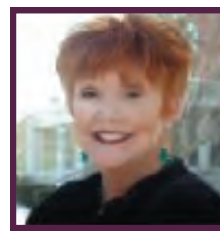
These statistics are for all Bow Sales for the period 12-1-17 thru 12-31-17, based on information from the New England Real Estate Network, Inc; deemed reliable but not guaranteed.

LAND None Report

Note: gla =Gross Living Area, glaag =Gross Living Area Above Grade)

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Real Estate Consumers: Please click on the link and read this document, which I am required to present to you BEFORE we look at or discuss any specific real estate. <http://bit.ly/KOlvyG>

Comments, questions, Contact Linda at: Cell 731-2202 (preferred)

**Linda Hutton, Broker Associate**  
Berkshire Hathaway HomeServices Verani Realty  
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Concord, NH 03301

CELL: 731-2202 [lhutton@aol.com](mailto:lhutton@aol.com) [www.lindahutton.com](http://www.lindahutton.com)

## BGC CONTINUED HIGHLIGHTS OF 2017

November



Kevin Skarupa, WMUR-TV Channel 9 Meteorologist gave a program on "Our World of Weather." Ruth Brack created a cornucopia of fruit and flowers which she presented to Kevin and which got "air time" on Channel 9 news the next day!



**Gazebo All Adorned!**



Julianna Cusson of Bow wowed us with her generosity, donating a dozen pairs of new pajamas as well as a dozen reading books to the club's annual "Pajama Project." Julianna asked her friends to bring PJ's and books to her 8th birthday in lieu of gifts.

December



HOLIDAY BRUNCH HOSTESSES:  
L-R: Sue Smith, Cathy Brigham, Sharon Pearce

*The Bow Garden Club would like to thank everyone that contributed to their civic beautification and humanitarian efforts this year by purchasing poinsettias and spring plants, donating pajamas and books and pitching in on spring and fall clean-up days. We also appreciate the "toots" of appreciation we often receive when we are working at the gazebo or the community garden! Remember, new members are always welcome at the Bow Garden Club. Please visit [www.bowgardenclub.org](http://www.bowgardenclub.org) for more information.*



A record number of poinsettia plants were pre-ordered by area residents via the club's annual "Poinsettia Project" fundraiser.



# A Prosperous New Year to You!

By Donna Deos

Happy New Year! I wish you and yours a happy and prosperous new year. May 2018 be full of all good things. May you communicate nicely with each other. May you take the time to listen to what others are really trying to share with you and may they reciprocate and truly listen to you and what you are trying to share as well.

I want to take a few minutes here and reflect on what prosperity is and what it means. I realize that this will be slightly different for all of us as we are all our own people with our own views on things. We all develop into who we are and how we see the world based on the way we have lived our lives and experienced everything up to this point.

With that said, how many times have we been wished a happy and prosperous new year and yet wondered – what exactly does a prosperous new year mean? It sounds nice for sure! But what really goes into prosperity and achieving it?

One definition that I found was a noun that said 1. A successful, flourishing, or thriving condition, especially in financial respects; good fortune. 2. Prosperities (plural), prosperous circumstances, characterized by financial success or good fortune. Wikipedia expands this to say “prosperity often encompasses wealthy but also includes other factors which can be independent of wealth to varying degrees, such as happiness and health.”

So, in my wish for you it would be the latter as I wish you all good things in every part of your life. True happiness and prosperity are really a way of life. It takes more than monetary gain to bring happiness and success in life. Sure, being financially safe or even affluent are fabulous things, but without love and wonderful people in our lives, what good does all the money do?

I think a happy and prosperous new year should include lots of fun, positivity and loving times with those we truly enjoy. Yes, we all have people in our lives that we don't necessarily enjoy but have to keep a relationship with.

I challenge you to see what ways you find to turn that around. How can you take that dreaded interaction into one where you end up



enjoying the time you are required to spend with that person?

When you can figure this out, you will have true prosperity in your life! When you can walk into almost any situation and say to yourself going in “no matter what happens, this is going to turn out fine and actually be a positive experience” you will see that this is really what starts happening to you. Trust me, I have done this recently! We all have this. You are not alone.

Sometimes in life we have situations and people in our lives that we do not enjoy and there is no good reason to keep them around either.

Guess what? It's okay to let them go. If they no longer suit your current lifestyle and sense of happiness, it is perfectly okay to stop spending time with them (even if you are related!).

You have permission to choose your own happiness and prosperity. It goes back to the Serenity Prayer: “God grant me the Serenity to accept the things I cannot change, the Courage to change the things I can, and the Wisdom to know the difference.”

When you can have the serenity to know you cannot change how things will go down and what that dreaded person will say and do, you can find the power to not care anymore because it is outside of your control. In not caring (releasing control of) what they say or do you take away their power over you and you achieve your serenity. Look to your inner wisdom to know what you can and cannot change. You can change how you respond. You cannot change how they will act. You do not have to be affected by them – that is your choice. That is what

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you control. They can only make you feel how you let them. Stop letting them ruin your happiness and prosperity.

If you find yourself struggling with any part of this, feel free to give me a call. It's time we all lighten our burdens and release the negativity in our lives and find our own joyous prosperity. Look to the good in all things. That is where you will find your prosperity. Release the negative. Keep the good!

A great place to start reducing the negativity in your life is in limiting your exposure to TV. If it isn't funny and happy, you don't need to

watch it. News and other drama/reality programs tend to be filled with negativity.

I'm not suggesting you lose touch with reality, I am suggesting that you listen to the headlines and then turn it off. You get to know what is being suggested, but you don't have to sit through endless hours of horrible things that put you in a negative place rather than a positive one. Change the channel!

To your happiness and prosperity in 2018!

All my best, Donna

## Multi-Species Household Seminar

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## It Is Time to Act: You Have Been Putting Off Your Estate Planning Long Enough!

BY BEN KINIRY, ESQ.

"A new year a new you!" is what I heard proclaimed on the radio on my way to Laboe & Tasker today. Of course they were discussing new-year's resolutions and the sense of a new opportunity many of us have when the clock strikes midnight on December 31 each year.

This writing is intended to encourage those who have been pushing off setting up an estate plan for years, or even decades, to grab this new opportunity to plan. I'm writing to those who have thought about conducting estate planning on many occasions over the years and have even discussed this topic with their spouses and friends. This is for the person who in the context of a discussion on the topic would be agreeable and say "yes, I need to get that done" and mean it, but somehow still lets it fall by the wayside.

Well, here I am, another voice beating that same estate planning drum, hoping to awake your desire to have an estate plan in place. It's a new year, a fresh start for you, and a meaningful resolution for you would be to get your affairs in good order, if not for your own sake, then for your loved ones. Will you follow through? I hope you do and wish the *new you* luck in accomplishing this and any other goals you have for 2018.

If you don't know what an estate plan consist of, or don't know what questions to ask in a consultation, don't concern yourself. I would be happy to explain what the goals of an estate plan are in our estate planning consultation. Also, the next paragraph and thereafter contains language from a previous article that will give you additional insight as to what you may want to discuss in an estate planning



consultation and accomplish by setting up an estate plan.

There are so many issues that estate planning and elder law attorneys can help you with, and perhaps should help you with, that you are likely unaware of or certainly are not thinking about on a daily basis. In order to help clients figure out what they would like to accomplish beyond the one or two issues that are on the forefronts of their minds, I offer a checklist titled "Peace of Mind Checklist," which you will find below.

The Checklist is intended to be a list of the types of things or questions that people should or could be asking themselves in regards to their loved ones. I would have you review the Checklist and see what comes to mind. If you find that you have questions on these topics or if you believe there are actions that you should or could be taking, I would have you contact our firm to discuss them further.

If I could make a self-serving suggestion, I would have you cut the Checklist out of the Bow Times and set it aside in a drawer. Perhaps someday, when you believe it's time to take action, the Checklist may be helpful in facilitating a conversation with the attorney who is helping you develop your plan.



### Peace of Mind Checklist

*Please check the following questions that are important to you:*

\_\_\_\_\_ I am concerned about losing my assets to the high costs of long-term care for myself and my spouse. Will we lose everything to pay for care, or are there options?

\_\_\_\_\_ My child is disabled. How can I protect his or her future?

\_\_\_\_\_ How can I set things up so my kids' inheritance will be protected if they get divorced or are sued?

\_\_\_\_\_ My parents are aging. What should I know to help them to remain independent and protect their assets?

\_\_\_\_\_ How can I minimize or eliminate paying taxes upon my death?

\_\_\_\_\_ Do I have to be wealthy to benefit from a living trust? What are its benefits?

\_\_\_\_\_ If I can't make legal and financial decisions for myself, how can I be sure my affairs are conducted in my best interest?

\_\_\_\_\_ If I am too ill to make health care decisions for myself, how can I be sure my wishes will be carried out?

\_\_\_\_\_ How can I be sure my money and property end up in the right hands when I'm gone?

\_\_\_\_\_ My parent just passed away. What do I do now?

\_\_\_\_\_ How can I assure a long term income stream from my retirement accounts to my children when I'm gone?

\_\_\_\_\_ How can I ensure my children won't have to go to the probate court when I die?

Many of our clients came to us with the same questions and many others. I hope to see you in 2018 to help you fulfill this resolution.

The information provided in this article (and the checklist) does not constitute legal advice.

You can reach Ben at 224-8700.

## 2017 Annual Chief's Award Goes to Justin Abbott

(The following remarks are from Chief Harrington regarding the Annual Chief's Award.) The 2017 recipient of the Chief's Award began serving in November 1995 as a Fire Explorer. Since his first day, he has had service to the Town of Bow in his blood. As a member of the Bow Fire Department he has responded to 1,861 incidents and continues to be in the top 10% of responders annually. Also evident of his commitment, is his attendance to 764 training sessions to date. When he is available he comes out, no matter how minor the call, always willing to help.

In addition to being active he also gets the job done. He has been previously recognized for his outstanding performance at building fires, motor vehicle extrications,

and natural disasters.

While his attendance and competency are strengths his personality and attitude are even better. He is humble, quite, often overlooked; yet solid as a rock. This years recipient has a constant can do, whatever you need mentality. Whether it's a medical call at 2 am, shoveling hydrants on his day off, or participating in open houses; he is always there.

This member of the department continues to make the Bow Fire Department a priority in his life even while raising a young family. He emulates everything the volunteer/on-call fire service is and should be. It is a distinct honor and pleasure to present the 2017 Chief's Award to Justin Abbott.

## Bow Rotary Club Ringing the Bell



Members of the Bow Rotary Club Rang the Bell for The Salvation Army at Market Basket on Fort Eddy Road on Friday, December 22, 2017 10:00 AM - 8:00 PM. Members Betsey Patten, Gale Kenison, and Donna Deos were but three of the 25 club members who participated during the day to help raise money for The Salvation Army.



## MY TABLE TO YOUR TABLE DEBRA BARNES JANUARY 2018

I'm back and I missed you too!

**My 2017 Happenings:** Closing and selling a successful business I worked four years building from the ground up. Gained back a few pounds eating the same way I did when I owned the business...BTW, savored every single bite! Traveled to a few new places. Spent a plethora of one on one time in my garden. Visited, entertained and of course wine and dined with family and friends. Welcomed some "brand new" wrinkles around my eyes. Those are smile lines in case anyone is asking. Spent the last week of 2017 celebrating with my husband Randy our 10 year wedding anniversary! It was a very good year and I look forward to 2018 having new opportunities, making new friendships and trying a mountain of new recipes!

**Moving on...**Has anyone been a little chilly these days? Old man winter didn't just knock on our doors, he put on his new Nikes, took a running start and plowed through it. It's the kind of weather where you go out only once a week and stock up that fridge. One item to "always" have on hand, whole chicken. Depending on the size, you can get three different meals out of it and its super dollar friendly. Last week we traveled to Florida where we stayed with friends. The deal was, I cooked and someone else did the dishes...I'm a good negotiator that way!

The weather was a bit cooler than average, so I decided on chicken for dinner one night. There were 6 adults so I bought two 5 lbs chickens (\$19.87). Roasted and stuffed with cut lemons and halved garlic bulbs. Meal # 1) Served carved into parts (wings, legs, thighs) with a big salad. Big salad is everything but the kitchen sink in it. The next day, I pulled all of the remaining chicken, diced half of it and left big pieces for sandwiches. I saved all of the bones, carcass and cooked garlic. Threw all the skin away. Prepped for chicken stock and cooked that for the afternoon which made everybody food drool because the house smelled like chicken soup heaven. (Meal #2) Lunch the following day, chicken, avocado, lettuce, tomato, jalapeno, white onion sandwiches. (Meal #3) Avgolemono Soup a.k.a. Greek Chicken Lemon Soup with Rice. Recipe follows.

### Greek Chicken Lemon Soup with Rice RECIPE – Serves 8 -10

- 1 jumbo Spanish onion chopped onion  
6 cloves garlic – minced or microplane  
2T. extra virgin olive oil
- 12 C. chicken stock/broth – homemade is always nice but store bought is fine. I use a chicken base made by Minors that is gluten free but will help add more chicken flavor if your stock is weak.  
4 C. diced chicken - you can use an already cooked store bought for quick prep  
3 bay leaves  
1 C. white rice  
6 lg. lemons, juiced  
12 eggs beaten in a large bowl  
1t. freshly ground black pepper  
**1 Bottle really nice Prosecco...for the chef to enjoy while someone else washes the dishes!**

#### Directions:

- In a 6 – 8 quart pot, Heat olive oil over medium heat, add chopped onion. Cook for about 8 minutes until translucent. Add garlic and bay leaves and continue to cook for 2 minutes.
- Add broth and rice. Bring to a simmer and turn down to lowest setting. Cook for 25 minutes.
- While rice is cooking, whisk your eggs in a large bowl. Add the lemon juice and whisk until slightly thick and frothy.
- Once rice is cooked, remove bay leaves and ladle about 2 cups of soup into a bowl or measuring cup. Try to get mostly broth. You will be adding the hot broth to the eggs and "tempering" them.
- Using a whisk in one hand and the broth in the other, start whisking the egg mixture and very slowly add hot the broth. Add egg and broth mixture to soup.
- Add pepper and then salt to taste. If you use the chicken base as mentioned above, you will have already added a pleasant amount salt and should definitely taste before adding additional.

(Barnes con't. p. 21)



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# The Risk of Being a Suddenly Single Woman

BY DOMINIC LUCENTE

## Contending with the possibility of widowhood.

**On average, women outlive their husbands.** According to the Social Security Administration's estimate, the average 65-year-old woman will outlive the average 65-year-old man by more than two years, dying at age 86½. Averages aside, it also estimates that about a quarter of today's 65-year-olds will live into their nineties. Around 10% will live to age 95 or beyond.<sup>1</sup>

Eyeing these figures, it is easy to deduce that some women may outlive their spouses by five years or longer and contend with complex financial issues after age 85. There is one detail, however, that all these facts and figures leave out.

**The average age of widowhood in the U.S. is 59.** A widow might spend 30 or more years managing her finances. Is she prepared for this possibility?<sup>2</sup>

**Too often, conversations about money are male driven.** A recent Key Private Bank survey confirms this. The wealth management firm polled financial professionals, and the advisors responding said that women took the lead in just 3% of their talks with married couples. More than 80% of these advisors said that most of their female clients had no contingency plan to respond to the risk of being widowed.<sup>2</sup>

**Women need to plan for the probability of someday managing their finances.** Given the above statistics, "probability" is not too strong a word. What steps should be taken?

**Both spouses should be financially literate.** Some women are extremely well versed in investing, retirement planning, and personal finance matters.

**A successive investment policy can be determined.** A widow may want (or need) to take a different investment approach than the one stated in a couple's investment policy statement (IPS). This approach needs to be one she is comfortable with, but it must not be so risk averse that it jeopardizes her potential to sustain her standard of living in the face of inflation.

**Sufficient insurance and a thoughtful estate plan need to be in place.** If a spouse dies, the death benefit from a permanent life insurance policy may ease some of the financial pressures that follow. Up-to-date beneficiary designations, trusts, and other estate planning mechanisms may help assets transfer from spouse to spouse and within the family without contention or undue delay.

A good estate plan clearly defines the steps of the asset transfer process for a surviving spouse and other heirs.

**An asset map should be prepared for a surviving spouse.** Some widows must search for vital financial documents because a deceased spouse left them in an obscure location. Other times, a widow is left with only a hazy understanding of how many accounts there are, how they are titled, and how to address the requirements of asset distribution or transfer. Each spouse should have a copy of a document (or access to an online or brick-and-mortar vault) where this information is kept. This is the information from which much of a widow's financial future may be planned.

With a clear understanding of where she stands, financially, a widow may evaluate her investment and wealth management options and take steps toward the next phase of life with some confidence.

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

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### Citations.

- 1 - [ssa.gov/planners/lifeexpectancy.html](http://ssa.gov/planners/lifeexpectancy.html) [12/18/17]
- 2 - [cnbc.com/2017/09/05/how-to-prepare-for-being-suddenly-single.html](http://cnbc.com/2017/09/05/how-to-prepare-for-being-suddenly-single.html) [9/5/17]

## WHAT'S NEXT?



Each year, nearly 150 million households file their federal tax returns: digging for receipts; gathering mortgage, retirement, and investment account statements; and trying to take advantage of every tax break the code permits.

### This tax season, why not make the most of all that effort?

It's a perfect time to take a critical look at your financial situation. Let us help you analyze both where you are and where you'd like to be, and work with you to craft a plan to work towards financial well-being.



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## FIRE CHIEF AWARDS NIGHT

On December 16, 2017, the Fire Chief recognized the following other members of the fire department at a dinner catered by the Bow Men's Club.

John Keller-Completion of 1st year.

Richard Oberman-Completion of 1st year.

Scott Stone-Completion of 1st year.

Craig Beaulac- 10 Years of Service

Maria Koustas-15 Years of Service

Mark Mattice-25 Years of Service

Ken Judkins-45 Years of Service

Ted Bardwell-55 Years of Service

Mitchell Harrington  
Chief | Fire Department  
Town of Bow, NH  
603.228.4320  
[www.bownh.gov](http://www.bownh.gov)



## Common Nutrition and Food Myths Debunked

By Meagan Phelan

A fun part about being a Dietitian is that no matter who I meet, I will always be able to strike up a conversation. Everyone has to eat, and therefore everyone has an opinion on food and nutrition! It amazes me how many food myths are out there. So why do some nutrition myths die and others keep bouncing back, even in the face of what seems to be incontrovertible evidence? The most persistent nutrition myths are those that contain at least a kernel of truth—and some “myths” help us get to real dietary wisdom that may actually help our health.

### Myth 1: You should eat 6-8 small meals per day to lose weight.

Our metabolism increases slightly each time we eat, as our bodies process what we’ve consumed. By having many mini meals instead of fewer, larger ones, we shift our metabolism into a higher gear more often—and burn more calories. But the calorie difference is so small it doesn’t have any health benefits! That said, snacking between meals may help you from getting overly hungry and eating too many calories when you finally sit down to dinner. But probably for just as many others, each meal is an opportunity to lose control and overeat. I generally recommend at least 3 meals per day, and snack between as your hunger cues demand.

### Myth 2: Egg are bad for you.

Eggs do contain a substantial amount of cholesterol in their yolks—about 211 milligrams per large egg. And yes, cholesterol is the fatty stuff in our blood that contributes to clogged arteries and heart attacks. But labeling eggs as “bad for your heart” takes it too far. As with most food we eat, moderation is key!

For most of us, the cholesterol we eat doesn’t have a huge impact on raising our blood cholesterol. The body simply compensates by manufacturing less cholesterol itself. The chief heart-disease culprits are saturated and trans fats, which have much greater impact on blood cholesterol. Seen through that lens, eggs aren’t a terrible option. One large egg contains 2 grams of saturated fat (10 percent of the Daily Value) and no trans fats. The American Heart Association recommends those with a history of heart problems or diabetes limit to 3 whole eggs per week.

### Myth 3: Multigrain or wheat breads are a healthy choice.

Multigrain or wheat breads are not all created equal! Unless 100% whole wheat or 100% whole grain is noted, it’s likely just white bread with a tiny grain of something add-

ed – or with caramel color added to make the bread look darker. Take it one step further by checking the ingredient list. If the first ingredient is 100% whole wheat you are likely making the high fiber, nutrient dense choice you were hoping for!

### Myth 4: Diet Soda helps with weight loss.

Think grabbing a diet soda will help maintain your weight? Think again – several large studies have linked artificial sweeteners to weight gain. The research isn’t entirely clear on how this happens, but artificial sweeteners may increase appetite and contribute to sweet cravings by training taste buds to favor sweeter flavors. It may also confuse the body’s natural mechanisms for regulating caloric intake. I wouldn’t suggest grabbing a regular soda in its place (real sugar isn’t good for us in large quantities either), but rather decreasing intake of diet sodas as well as other artificial sweetener sources, like sugar-free gum and other sugar-free products.

### Myth 5: Eating Healthy is expensive.

“Healthy foods,” namely fruits and vegetables, can be expensive when purchased fresh outside of the season. If you purchase fresh foods while in season or frozen when they are not, you will not only save money, but will be getting items at the peak of freshness. Many people don’t realize that frozen fruits and vegetables can have more nutrients and better taste than fresh depending on the time of year! It is also important to note that items like beef, pork, or even fast food are expensive all year round. Replacing a pound of ground beef, typically \$4.99-5.99 per pound, with an extra can of beans (\$0.69-1.29) and/or bag of frozen mixed vegetables (\$1.00) in your chili can not only save you money but greatly increase the nutrient density of the meal! The same principles can be applied to fast food. A typical meal at McDonalds for a family of 4 costs about \$21. You could buy a rotisserie chicken, a salad kit, loaf of bread, and half gallon of milk for about \$12. Talk about value!

Meagan Phelan of Bow is a Registered Dietitian, avid cook, gardener in-training, and dog lover. With experience in nutrition education, research, and counseling, Meagan works with people to expand their knowledge of nutrition and motivate them towards their wellness goals at Nourished Nutrition Counseling in downtown Concord. Visit [NourishedNH.com](http://NourishedNH.com) or call (603) 393-3896 for more information.

## BOW POLICE LOG

### DECEMBER 2017 STATS

Arrests - 19 Motor Vehicle Stops – 126 Warnings – 109

Citations 17 Accidents – 27 Parking Tickets – 0

Restraining Orders – 1 Incident/Investigation Reports – 22

### Arrest Log

12/01 Tara Messner, 35, Kingston Ln, Bedford, was arrested for conduct after an accident. 12/02 Gary M. Beauchesne, 55, Judith Dr, Concord, was arrested for driving while intoxicated; Matthew R. Richard, 26, Fisherville Rd, Concord, was arrested for operating without a valid license. 12/07 Matthew T. Stephan, 38, Holly Ridge Ln., Conway, was arrested on two warrants. 12/08 Erick A. Thorell, 35, Auras Way, Bow, was arrested for domestic violence; assault, and simple assault; Paul R. Lacourse, 50, Branch Londonderry Turnpike West, Bow, was arrested for felon in possession of a dangerous weapon, possession of a controlled drug, and dealing/possessing prescription drugs. 12/09 Nicole L. Picknell, 33, Bow Bog Rd, Bow, was arrested on a bench warrant. 12/14 Michael Kimball, 26, River Rd, Concord, was arrested on a warrant. 12/15 Kathleen A. Melanson, 55, Henry Law Ave, Derry, was arrested for driving while intoxicated (subsequent offense), and open container; Jeewan Dhital, 23, Concord Gardens, Concord, was arrested for driving while intoxicated (subsequent offense), driving after revocation/suspension, and two bench warrants. An adult male was taken into protective custody for intoxication. 12/17 Karanda E. Pakasuk, 28, Fisherville Rd, Concord was arrested for stalking; Joseph C. Henriksen, 33, Pleasant Ln, Warner, was arrested for felon in possession of a dangerous weapon, possession of a controlled drug, and falsifying physical evidence; Jennifer M. Karl, 35, Main St, Belmont, was arrested for felon in possession of a dangerous weapon, possession of a controlled drug, and falsifying physical evidence. 12/20 Jewel L. Burke, 36, Washington St, Penacook, was arrested on a warrant, and violation of probation or parole; 12/26 Leslie A. Wright, 49, Green St, Concord, was arrested for driving after revocation/suspension (subsequent offense), and suspended registration. 12/30 Adele M. Geary, 43, Mechanic St, Laconia, was arrested for driving while intoxicated (subsequent offense), and resisting arrest/detention. Also in December:

One adult received a summons for marijuana possession

There was one involuntary emergency admission

## Construction Begins on Birchdale Bridge

By Melissa Proulx, courtesy of Union Leader

After some delays, work on the Birchdale Bridge is finally underway. Work is scheduled to be finished by spring at the earliest, according to Town Manager David Stack. The red-listed bridge had collapsed in on itself in October after being closed to vehicle traffic for the last two years. No one was on the bridge at the time of the collapse. The closure made Birchdale Road, which has entrances off Route 13 and Page Road, a dead end

from both entrances at the bridge.

The new bridge will be 26 feet long and 33 feet wide, and is being designed by Dubois & King, Inc., a Laconia-based engineering firm. Speed tables will be placed on either end of the bridge in order to address concerns that both residents and town officials have about speed in that area. The cost of the project is estimated at \$833,000, which would cover all the engineering and construction costs. The town could see up to 80 percent of that amount reimbursed from the state in 2025.

Residents also voted to approve \$722,000 from the bridge and highway capital reserve fund to be used for the future construction at the past town meeting.



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# Dunbarton Elementary School

## HONOR ROLL FIRST TRIMESTER 2017-18

### Grade 4 High Honors

Luke Andrews  
Nora Cook  
Chase Flagg  
Eliana Mears  
Elijah Modzeleski  
Christopher Netterwald  
Paxten Roberts

### Grade 4 Honors

Luke Antonia  
Eli Ayers  
Derek Baier  
Judson Cable  
Dominic Catalfimo  
Cameron Czarnosz  
Carl Fitz IV  
Audrey Glennon  
Cale Goodnow  
Kailyn Gosselin  
Timothy Ingalls  
Josie Johnson  
Herbie Madden  
Holton Morin  
Riley Pond  
Julia Preston  
Olivia Rapp  
Jeweliana Ryan  
Katie Terrell  
Noah Zanella  
Faye Wilber

### Grade 5 High Honors

Trevor Carter  
Anabelle Cattabriga  
Angelo Constant  
Ian Klement  
Jaden Glace  
Molly Grant  
Zoe Krukowski  
Cyrus Labrecque  
Makaylie Laws  
Caly Poitras  
Vivian Madden  
Gabriella Tarsa  
Bridget Wilson

### Grade 5 Honors

Delaney Amsden  
Sophia Boufford  
Leland Bourque  
Alexa Camire  
Gavin Currier  
Madison Desrosiers  
James Green  
Samuel Hammond  
Luke Hartshorn  
Nathan Kiah  
Isable Kunz  
Piper Lalla  
Alex Lavallee  
Michael Magdziasz  
Grace Modzeleski  
Jonah Pinard  
William Raisty  
Benjamin Rondeau  
Holden Tefft  
Carter Weiss

### Grade 6 High Honors

Allison Alexakos  
Isabella Cannon  
Hunter Duncan  
Lily Johnson  
Marissa Lafferty  
Lauren Rapp  
Ella Roos  
Olivia St. Onge  
Sierra Speckman  
Juliette Tarsa  
Korbin Tassi  
Luke Virta  
Lilianne Zanella

### Grade 6 Honors

Cole Ayers  
Aidan Labrecque



### (Barnes con't. from p. 18)

What culinary goals do you have this year? More vegetables? Attempting a small garden? Trying a new ethnic recipe? Make 2018 the year you step out of your cooking comfort food zone and try something new. Find a new spice, have a wine tasting at home with friends, have your own “Next Food Network Star” party. The list is endless on ways to bring wonderful meal memories to your life. Go ahead, just do it.

**Kitchen Tip** – Cambro. That’s name of the commercial heat proof containers I have come to love. You can add hot liquids with no issue. They freeze beautifully too. You don’t have to have a special account at our local restaurant supply store in Bow, Kittredge Restaurant Supply. They are located right next door to Grappone Toyota.

They come in about 20 different

sizes. I always use square because they store using less space. They are clear and have the container measurements on them. Worth every penny!



Debra Barnes lives in Bow with her husband Randy. She is a graduate of the Cambridge School of Culinary Arts. Check out what Debra is cooking. Follow her on Instagram – eat603

# DUNBARTON NEWS

By Nora LeDuc

**Knitting for Kids** is every Friday after school at the Dunbarton Library. Drop by to knit and chat and create. All materials are provided... but feel free to bring your own projects.

This year, **Operation Secret Elf** helped 13 families with a total of 36 children in Dunbarton. Thanks to all who contributed and volunteered.

**Wreaths Across Dunbarton**, a local nonprofit that mimics the national Wreaths Across America campaign to lay holiday wreaths at veterans’ graves, has raised about \$3,500 to continue this program in the next few years. Thanks to Don Larsen, many volunteers, and to the three local businesses Capital Well, the Grappone Auto Group and Dunbarton Dental Care. These businesses have pledged their financial support to the project for the next five years.

### The Dunbarton Police want to inform you about

**2-1-1:** Changing the Way New Hampshire Finds Help 2-1-1 is an easy to remember telephone number that connects callers, at no cost, to information about critical health and human services available in their community. 2-1-1 NH is an initiative led by Granite United Way (UWNH), an organization that represents the 7 United Ways across the state, in partnership with Eversource, and the State of New Hampshire. Residents in New Hampshire can contact 2-1-1 NH toll-free by dialing 2-1-1 in state or 1-866-444-4211 from out of state.

**Congregational Church Breakfast:** The Congregational Church will serve their winter (cabin fever) breakfasts again during January and February on Sundays, 8 to 10am at the church vestry. Cost is \$6.00 with a little extra charge for specials or extra sides. Proceeds go toward their campership fund for Horton Center. FMI contact Susan 774-4294 or email Susanjohonnett@yahoo.com **EVERYONE WELCOME!**

**Middle School Fundraiser:** Support Dunbarton Elementary School! Clip Box Tops! The elementary school earns 10 cents for each box top. The library is now a drop off point!

**Winter K-3 Band & Strings Concert** at the elementary school will be Jan. 25, 6:30 pm to 8 pm.

**School Board Meeting:** Wed, Feb. 7, 2018 Regular Dunbarton School Board Meeting – 6:00 p.m. in the Dunbarton Elementary School Library.

**Spireside Coffee House** Feb 17 at 7:30 pm to 10 pm. Featured will be an Open Mic Night. Doors open at 7pm for sign ups. Come see the regular crew of local musicians. They usually have an eclectic mix of 8 to 12 local performers for your listening pleasure. Donation of \$5.00. Snacks are available to purchase. Located across from the Town Hall in the Vestry at 8 Stark Highway North Dunbarton.

### No School Winter Break Feb 26 through March 2.



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Mild or Hot \* Ready to Cook \$ 4.00 Per (4) Pack  
Cabot Cheese 8 oz. Bars, Seriously Sharp and More

**MON-Fri 3PM-7PM Sat & Sun 9AM-6PM**





## Girl's Varsity Basketball

### GIRLS BLOW PAST CONVAL REGIONAL HIGH SCHOOL

Game Date: Jan 8, 2018

Score: FALCONS: 51, CONVAL: 29

**Key Players:** Lea Crompton (13 points)

**Highlights/key moments:** Bow burst out of the gate with 19 points in the first quarter to begin building its commanding lead.

**Coach's quote:** "We did a good job on the glass at both ends and that enabled us to run and get open looks that we knocked down." – Bow's Bill Vermette

### GIRLS LOSE HEARTBREAKER IN OT TO HANOVER HIGH SCHOOL

Game Date: Jan 6, 2018

Score: FALCONS: 40, HANOVER: 41

**Key Players:** Lea Crompton (18 points), Lauren Goyette (9 points), Megan Remick (6 points), Patty Nordin (7 rebounds), Erin Boldwin (5 rebounds)

**Highlights/key moments:** Bow trailed by 8 after the first quarter before bouncing back in the second and taking a one-point lead into halftime. It stayed tight from there as two teams were tied after three, 34-34, and knotted at 38-38 at the end of regulation.

## Boy's Varsity Basketball

### BOYS SQUANDER LATE LEAD IN LOSS TO OYSTER RIVER HIGH SCHOOL

Game Date: Jan 12, 2018

Score: FALCONS: 55, OYSTER RIVER HIGH SCHOOL: 56

**Key Players:** Ryan Andrew (23 points), Ben Guertin (11 points)

**Highlights/key moments:** The Falcons had a fast start and held an eight-point lead at halftime, but the second-place Bobcats secured the win with 19 points in the fourth quarter.

**Coach's quote:** "Another really tough loss. We've shown we can play with the best teams in D-II. We just have to learn how to win. The first half was the best we've played all season." – Bow's Frank Moreno

### BOYS DROP A TOUGH ONE AT THE BUZZER TO MERRIMACK VALLEY HIGH SCHOOL

Game Date: Jan 3, 2018

Score: FALCONS: 39, MERRIMACK

# BOW HIGH SCHOOL SPORTS HIGHLIGHTS

VALLEY HIGH SCHOOL: 41

**Key Players:** Shaun Lover (11 points), Ryan Andrews (8 points), Alex Mullen (8 points)

**Highlights/key moments:** Bow led by nine at halftime, but a big third quarter for the Pride put them ahead by two points going into the fourth. Tied with 2.8 seconds left, Sylvester hit a buzzer-beating jumper from the elbow, his first varsity points of the season, to win it for MV.

**Coach's quote:** "Our defense was solid all game. We stalled on offense in the third quarter and MV executed well. You hate to lose at the buzzer like that, but I loved the fight we had all game." – Bow's Frank Moreno

### YOUNG GUNS LEAD TEAM TO VICTORY OVER BISHOP BRADY HIGH SCHOOL AND NHTI TOURNEY OPENER

Game Date: Dec 27, 2017

Score: FALCONS: 53, BISHOP BRADY HIGH SCHOOL: 47

**Key Players:** Shaun Lover (14 points), Ben Harris (11 points, 10 rebounds)

**Highlights/key moments:** The Falcons hit 12 of 13 free throws in the fourth quarter, and shot 88 percent from the line for the game, to earn the win at the Capital Area Holiday Tournament. Bow will face Concord in Thursday's semifinals.

**Coach's quote:** "We didn't play great tonight but kept fighting all game. We rebounded well and hit our free throws at the end to grind out a win." – Bow's Frank Moreno

## Boys Varsity Ice Hockey

### 4 GOALS FROM RYAN TOBELER SHUT OUT MERRIMACK HIGH SCHOOL

Game Date: Jan 3, 2018

Score: FALCONS: 4, MERRIMACK HIGH SCHOOL: 0

**Key Players:** Ryan Tobeler (4 goals), Nate Carrier (30-save shutout), Jake Mielcarz (2 assists)

**Highlights/key moments:** Tobeler was moved back to defense and he controlled play, especially in the second period where he scored three goals. Carrier earned his first shutout of the season to give the Falcons a much-needed win.

**Coach's quote:** "The kids played their hearts out and supported each other for the entire game and made far less mistakes than we have made over the last few games. Ryan Tobeler was able to see the whole ice tonight and make some great clearing passes to limit our defensive zone time. In scoring four goals tonight, Tobeler hit the 100 career

point total and now sits at 103 total points." – Bow's Tim Walsh

### BOYS LOSE TO ST. THOMAS AQUINAS HIGH SCHOOL

Game Date: Jan 2, 2018

Score: FALCONS: 2, ST. THOMAS AQUINAS HIGH SCHOOL: 9

**Key Players:** Jason Howe (38 saves), Ben Tobeler (goal), Ryan Tobeler (assist), Corey Shore (goal), Devin Perry (assist)

**Highlights/key moments:** The game was tied at 2-2 late in the second period and then the Saints scored to take the 3-2 lead, and all the momentum, into the third period.

**Coach's quote:** "We played our best two periods in the first and second tonight, but in the third period we ran out of gas and St. Thomas took advantage of the mistakes we made and we had no answer for it, Jason Howe played his tail off and kept us in the game as long as he could. I know 9-2 doesn't look like it but our goalie played very well tonight." – Bow's Tim Walsh

### BOYS LOSE TO LEBANON-STEVENS

Game Date: Dec 30, 2017

Score: FALCONS: 1, LEBANON: 5

**Key Players:** Nate Carrier (38 saves), Ryan Tobeler (goal)

**Highlights/key moments:** Lebanon-Stevens struck first and never looked back, taking advantage of Bow's mistakes throughout the game.

**Coach's quote:** "We are still learning each game and the experience we are getting now will make a difference as the season goes on. We just need to learn how to win more puck battles to put ourselves in better positions to limit scoring chances against and increase scoring chances for." – Bow's Tim Walsh

### BOYS LOSE TO CONCORD HIGH SCHOOL IN MANCHESTER HOLIDAY TOURNEY

Game Date: Dec 27, 2017

Score: FALCONS: 3, CONCORD HIGH SCHOOL: 7

**Key Players:** Nathan Carrier (45 saves)

**Highlights/key moments:** The Crimson Tide took a 2-0 lead after the first period at the Manchester Holiday tournament, and then opened things up to 6-3 after the second period.

### BOYS LOSE TO KEENE HIGH SCHOOL

Game Date: Dec 20, 2017

Score: FALCONS: 2, KEENE HIGH SCHOOL: 6

**Key Players:** Ryan Tobeler (2 as-

sists), Jake Mielcarz (goal), Brandon Tibbitts (goal)

**Highlights/key moments:** Keene took advantage of Bow's mental mistakes, especially in the second period where the Blackbirds took a 4-1 lead to pull away.

**Coach's quote:** "We are improving each day and we played better than we did in our last game against Dover, but we really need to ramp up the level of play fast." – Bow's Tim Walsh

## Coed Varsity Indoor Track

Game Date: Jan 7, 2018

**BOYS' INDOOR TRACK**

BOW THIRD

**Key Players:** Brian Bushnell (1<sup>st</sup> 55 and 300), Andrew Ralson (4<sup>th</sup> 300), Caleb Olson (4<sup>th</sup> 1000)

**Highlights/key moments:** Bushnell swept the sprints and was on the second-place 4x160 relay, leading the Falcons to third in a nine-team meet at UNH.

**GIRLS' INDOOR TRACK**

BOW EIGHTH

**Key Players:** Emma Gagne (2<sup>nd</sup> long jump), Meredith Krause (5<sup>th</sup> 600), Isabelle Slocum (6<sup>th</sup> 55 hurdles)

**Highlights/key moments:** The Falcons finished eighth with 12 points at nine-team meet at UNH. Bedford (63) and Spaulding (50) were the top two teams.

## Boy's Varsity Wrestling

### BOYS DEFEAT NEWPORT HIGH SCHOOL

Game Date: Jan 10, 2018

Score: FALCONS: 60 NEWPORT HIGH SCHOOL: 21

**Key Players:** Andrew Bliss (win by pin at 138), Benjamin Boufford (win by pin at 145), Mark Borak (win by pin at 152), Alex Boufford (win by pin at 172), Will Zachistal (win by pin at 285), Alex Schultz (win by pin at 132)

**Highlights/key moments:** It was a big day for Alex Boufford, who wrestled up a weight class and still helped the Falcons to victory with a pin. Bow also received forfeit wins at 195, 220, 106 and 113.

**Coach's quote:** "We're on the right track and we get stronger every week." – Bow's Brock Hoffman





## BOW COMMUNITY CALENDAR

February 6, 2018 - Last day for 25 voters to petition for a warrant article.

February 12, 2018 - Budget Hearing

February 20, 2018 - Candidates' Night at Library

March 13, 2018 - Town and school elections

March 14, 2018 - Town meeting

March 16, 2018 - School meeting

## Dog Licensing

The dog tags for 2018 are available at the Town Clerks office and you may register your dog anytime between January 1st and April 31st, 2018. We will not be sending out post card reminders this year. We will send out email reminders instead. Please call the Town clerk's office and update your email and phone number.

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## WHITE ROCK NEWS



**“Happy Hookers”  
Knitting Club**

**Meets At 9:00 AM  
At White Rock  
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## THE ARMED CITIZEN®

Suspects might be able to run, but they can't always hide – not when armed citizens are alert and on their guard. A man who was wanted in connection with a homicide in Pittsburgh found that out himself one day, even though he ran off to South Carolina. After fleeing Pennsylvania, the thug tried breaking into a Myrtle Beach, S.C., home where a 78 – year old woman lived. When the homeowner noticed a stranger was messing around with one of her windows she called 911. She told the dispatcher that she had a gun and she wouldn't hesitate to use it if the trespasser broke in. Myrtle Beach police responded quickly and arrested the prowler before he gained entry.

They found out later he was a person of interest in the killing of a University of Pittsburgh student. (wrtae.com, Pittsburgh, Pa., 10/13/17)

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## The Bow Times

can be picked up at these locations!

Alltown Gas & Store

Baker Free Library

Blue Seal Feeds

Bow Mobil

Bow Recreation Building

Bow Town Offices

Chen Yang Lee

Cimos

Concord Chamber of Commerce

Crust and Crumb

Dunbarton Town Office

Individual Fitness

Johnson Golden Harvest

Merrimack County Savings Bank

Merrimack Savings Bank

Hooksett Northbound (93)

South St. Market

Sugar River Bank, Concord Hts.

Tucker's Restaurant

Veano's, Manchester St.

Wellington's Marketplace

White Rock Senior Center



## 18th Annual BES Bow Senior Citizen Luncheon!

**When:** Thursday, March 29th, 2018

**Time:** 11:30AM

**Where:** Bow Elementary School Cafeteria  
22 Bow Center Road, Bow, NH

This event is open to all Bow Senior Citizen Residents.

Please **RSVP** by **March 9th** to  
Amy or Natasha at 603-225-3049

We look forward to seeing you there!

### READ THE BOW TIMES ONLINE!

Read all editions of *The Bow Times* online at [www.thebowtimes.com](http://www.thebowtimes.com).

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

Travel Talk

Elder Law

Aging

Financial Planning


Dental Care

## NEWSPAPER DESIGNER NEEDED

If you want to work from home part-time and know Adobe Indesign and Photoshop, please contact Denise Ehmling at [dehmling@thebowtimes.com](mailto:dehmling@thebowtimes.com) or Chuck Douglas at [chuck@nhlawoffice.com](mailto:chuck@nhlawoffice.com)



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**-E. Schmidt**

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## Wicked Record Cold as “Bomb Cyclone” Hits Northeast

The end of December 2017 brought super cold weather to Bow. Temperatures have not been above freezing for several weeks. In early January the temperatures were below zero for days on end.

Winds led to brutal wind chills of -17 degrees or more and then a “Bomb Cyclone” hit New England on January 4. A term most of us have never heard of, it is a rapidly deepening extra tropical cyclonic area of low pressure with snow and cold leaving 12” in our area.

Mount Washington over the period of January 5-6 went to -38 degrees with a wind chill of -97 due to 30-50 mile per hour winds. The prior record was a wind chill of -59 in 1959.

The low temperature was bested on January 7 only by a reading of -40 at a research station in Nunavut in far northeast Canada.

## BOW'S NEW 10 WHEEL DUMP TRUCK NO MATCH FOR "BOMB CYCLONE!"



Photo by Eric Anderson

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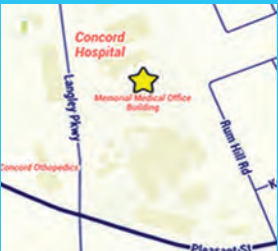
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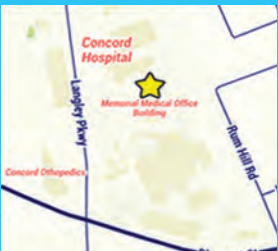
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