



# The Bow Times

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VOL 26, NO. 12

DECEMBER 2019

www.thebowtimes.com

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## TAX RATE DROPS SLIGHTLY BUT ASSESSMENTS JUMP DOUBLE DIGITS SO TAXES RISE

by Chuck Douglas

A drop in the tax rate set by the State Department of Revenue Administration was more than offset by a rise in property assessments and taxes due to revaluation in Bow this year.

The new rate of \$26.21 per thousand represents a 5% decrease from the 2018 tax rate of \$27.78.

The 2019 tax rate breaks down as follows:

|                             |                |
|-----------------------------|----------------|
| Municipal (Town government) | \$7.11         |
| School District             | \$14.70        |
| Merrimack County            | \$2.54         |
| State Education Tax         | \$1.86         |
|                             | <u>\$26.21</u> |

The property tax rate dropped in large part due to a revaluation of property that was conducted this year, as well as the addition of 24 new residential properties valued at \$8.2 million and one new commercial warehouse property valued at \$17.2 million. In total the Town's net assessed valuation increased from \$1,163,760,273 to \$1,274,587,874 or over \$100 million.

### WHY REVALUE?

State law requires that a full revaluation for the tax assessed value of real estate must be done every five years. Towns that waited the full five years – like Bow – have seen big jumps in assessments. Assessments are supposed to reflect current market values and are based largely on sale and resale date of comparable properties, year-over-year improvements and other factors—some of which can be subjective.

The last full revaluation conducted in Bow was in 2014. In 2014, the median sales price for a single-family home in Bow was \$285,000. By comparison, the median sales price for a single-family home today is \$360,000.

Single family homes have an average increase in assessed value of 16%; condominiums at an 18% increase; and commercial and industrial properties have an average increase of 10%. As the real estate market changes (up or down), if assessments stay the same, our assessments would be out of sync with the current market. The Town is required to have assessments between 90% and 110% of current market values. The equalization rate for Bow in 2018 was determined by the State of New Hampshire Department of Revenue to be 87.9%.

The State Department of Revenue Administration's Municipal Division reports a flood of calls from Bow and a couple of other towns that are in the same boat.

(Continued to page 20)

## HOPKINTON – CONTOOCOOK NEWS ON PAGES 15-16

### PARKS & REC BUDGET SLASHED

The largest departmental budget cut was to Parks and Recreation which went from \$141,356 last year to \$50,594 in the budget recommended by the Town Manager for 2020-2021. The Selectmen signed off on a proposed town budget on December 10.

Department staffing has been reduced from one full-time and two part-time positions to two part-time positions (25-30 hours each position). The Revolving Fund covers the salary costs for the Recreation Assistant position and the Recreation Director's position is funded from the General Fund. The General Fund also covers office expenses. This change has resulted in a \$90,762 decrease in the Department's operating budget.

This cut set off a round of controversy on the Bow Community page on Facebook especially with the exit of Anne-Marie Guertin the Program Coordinator for the Department. Last year Cindy Rose, longtime Director was pushed out of her job. Cindy declined to be interviewed as to the real reasons for her departure. She had been a strong defender of the Recreation Department and the Community Building.

Bow resident Melynie Klunk sparked the debate with her posting that said, "We have had the good fortune here in Bow to have an outstanding and dedicated staff at our Parks and Recreation department. Not only did these exemplary women do a superior job at their respective positions, but went above and beyond by volunteering at many events without getting paid. Our town representatives have decided to reduce their hours by half and still expect the same great service. Anyone who has used our parks and rec knows that this will not be possible."

She also observed, "I'm sure if not all of you but most of you have utilized the parks and rec at some point. Ski program, tree lighting, Halloween Party, programs for children, fitness programs for adults, bridge, young at heart, art classes, tennis lessons, Bow Parks and Rec camp, etc. Guess what will happen with only two part time employees...you guessed it."

Debra Alfano responded, "Contact the [Select] Board and ask why? Why they pushed Cindy Rose and now Annemarie Guertin who worked tirelessly for this Town to make the very difficult decision to leave. The Select Board has shown absolutely no support for the Rec Dept. and hasn't for some time. It's time to vote out the career politicians."

Others observed that the scores of Rec programs bring the community together and there are cars in the Community Building parking lot day and night for the hundreds of children and adults who attend events, activities and classes there. This was not disputed by Kristina Lucas who said that, "Colleen and Harry said not enough community members use the facilities. I know that Cindy and Anne-Marie tried to provide them with numbers."

A new part-time Director is being hired to do both Cindy and Anne-Marie's jobs on a part-time basis.



Photo Eric Anderson

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 Printer - Seacoast Media Group

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## EDITORIAL

### Does Bow Really Need to Spend \$10,000,000 at Bow Elementary?

Budget hearings will begin in earnest next month after the holidays. Many taxpayers will question the price tag for Bow Elementary.

Historically BES population has declined from 645 students 20 years ago to a low of 416 in 2013 and 2014. That number has since grown to 542 this year. Dunbarton students in K-4 are educated there and not in Bow so they have no effect on the elementary school.

Thus we are 100 students shy of where we were 20 years ago. The school has been reconfigured differently over those years but the recent bond proposal is not based on a real demographic study but merely trend guesstimates.

If some addition is needed is it 6 classrooms or 2 or 3? Or none?

Where are we on class sizes per classroom? Statistics from the Superintendent's Office show the following for class size:

|           |                    |
|-----------|--------------------|
| 1st Grade | 19 per classroom   |
| 2nd Grade | 19.2 per classroom |
| 3rd Grade | 22.8 per classroom |
| 4th Grade | 21.2 per classroom |

Projections for next year show a decline for 3rd grade per class and, at most, three more students per class in 4th grade.

These class sizes are well within the Minimum Standards issued by the State for school approval under Department of Education Rule 306.17. It requires that for K-2 there should be 25 students or fewer per educator and for grades 3 and 4 there should be 30 students per educator with a goal of 25. Google it to see for yourself.

Before Bow spends millions on new classrooms that may not be needed, a full projection over at least a decade should be conducted. Trends change and no one sees a return to the building booms of the past. As New Hampshire continues to age we don't see a flood of young people pouring into the State but rather just the opposite. All around us birth rates and school populations are dropping...not increasing.

The State projects a 28% drop in enrollment across New Hampshire's schools.

Yes, some work, such as set forth in Option 1 on the front page of November's paper, should be considered. But before we raise taxes by \$300 or \$400 per house due to a bond issue we should be assured that the student population curve that goes up and down over a 10 or 20 year period doesn't leave us with empty classrooms.

### Community Building Is Safe Again

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

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

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

## LETTER TO THE EDITOR

### Gun Suicide Epidemic

New Hampshire is experiencing a gun suicide epidemic. According to EveryTown for Gun Safety, gun suicide in New Hampshire has increased by 47 percent between 2008 and 2017. Preventing someone in crisis from accessing guns saves lives.

Tragic acts of gun violence, such as gun suicides, are often preceded by red flags; behaviors that indicate a person is at risk of harming themselves. Red flag Laws enable family members and law enforcement officers to seek a court order that temporarily restricts a person's access to guns when in crisis. Extreme risk protection orders (ERPO) can keep warning signs from turning into tragedies. We can pass this law in New Hampshire.

New Hampshire Bill HB 687 creates an extreme risk protection order and is expected to be voted on in the House in January. HB 687 would allow loved ones or law enforcement officers who recognize red flags, to petition a court for an ERPO. For those concerned about individuals' rights, this bill has strong due process protections. HB 687 protects rights AND people's lives.

Please call or write your state representative and tell them to vote yes on HB 687 and help provide a solution to reduce New Hampshire's gun suicide epidemic.

**Kris Groves, Bow**



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Well, here we are at the end of our year long journey regarding the Joys of Aging. Don't worry, I have no intention of spending 2020 looking at the horrors of aging. That really won't do any of us any good. What we will talk about in the coming year is still a mystery to me as well!

It seems appropriate that on or about the 12 Days of Christmas we are covering the 12 Joys of Aging. Without putting them into song, let me recap them for you here:

1. Was Listening and Widsom;
  2. Going Filterless;
  3. Respect;
  4. Time;
  5. Courage;
  6. Attitude;
  7. Legacy;
  8. Freedom;
  9. Discernment;
  10. Patience;
  11. Forgiveness
- and now 12 – Surrender!

What does it mean to surrender? It means to let go. To detach from control and all possible outcomes. It means to fully submit to whatever will be. Does this sound utterly preposterous to you? Well, it did to me long ago too. However, what most of us find is that the harder we try to force something, the more we push it away. Trying to control people, places and things, often gives reactions and results that we had not wanted or

intended. Let's face it, who likes controlling people trying to force you to see or do things their way? Nobody. It's why politics and religion often become subjects we avoid with others who believe differently than we do. We avoid going there with them because we know it won't end up nicely.

Well, as with those things, most everything else has that affect when pushed on others too. Everyone wants to be right, to have things their way and for life to be just as they want it. We also know that real life doesn't work this way. Ever hear the saying "the hurrieder I go the behinder I get?" The more controlling I am the less control I actually appear to have could also be said.

I spoke with an old friend this summer. He has been a person in my life for 30 years and always full of wisdom. He's a local historian in his area and is a retired school teacher and drama (the theater version, I mean) producer. He said, "I finally came to realize, the more I stay out of things, the better they turn out. I used to try to fix everything for people and it mostly only made things worse." I think we all tend to come to realize this at some point in our journey. What George is speaking of there is Surrender. He gave up trying to make things work and they turned out better than

he could have imagined.

True surrender is when you practice this non-action. You set an intention of what you would like to have happen, then you let it go. Move on, think of other things, and then one day you realize that what you had wanted to happen did. Plus, it usually was much more spectacular than you had wished for. Once you have experienced this a few times you get very excited about it. It's almost addictive. Finally, after all of those years trying to make things happen, you can and with little to no effort. All you have to do is get out of the way. That is Surrender!

May you find it and enjoy it. I know none of us usually look forward to aging. We think about and talk about all of the aches and pains and horrors. It truly is not for sissies! However, I hope after our year of exploring the joys that come with it you will more openly embrace the inevitable – we are all getting older day by day. Why not surrender and see how beautiful it can be!

Thank you for letting me be part of your journey. Blessings for a magical holiday season – whatever it is you believe in!



Donna Deos, LLC



## BOW MIDDLE SCHOOL STUDENTS LEARN COMPUTER CODING

Paul Petrimoulx, the Computer Literacy teacher at Bow Middle School, made a presentation to the School Board about Sphero last month. Sphero is a plastic ball with a motor inside that is about the size of a baseball. Students learn to code Sphero so that it can make right hand turns, go straight, make left hand turns, etc. through a maze.

Computer science is now required for grades K-12 and teaching coding with this small robot is something students can do in this era of technology. Mr. Petrimoulx also explained that increasingly there is a push on for women to become involved in STEM careers (science, technology and math).

Unfortunately, Mr. Petrimoulx was disappointed with the female response to the Computer Club at the Bow Middle School which currently, on a volunteer basis, has 24 boys but only 2 girls. The Middle School push has resulted in 28 students from Bow being in a New England-wide coding competition.

Sphero costs about \$140 but the learning experience of coding and controlling your own robot is exciting for all the students he said.



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*Happy Holidays to all!*



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## DISCUSSION OF SCHOOL BUDGET

December 19, 2019

January 9, 2020

February 6, 2020

School Board Budget Workshop

School Board Meeting

School Board Meeting

8 Am Bow High School

6 Pm Bow High School, Room 1311

6 Pm Bow High School, Room 1311





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## IDENTITY THEFT AWARENESS MONTH

December is the prime month identity thieves strike, taking advantage of holiday shoppers and even businesses. National Identity Theft Prevention and Awareness Month in December helps to assist all entities in averting these crimes through greater knowledge and empowerment.

The Federal Trade Commission reports that there were more than \$1.48 billion in consumer and business losses due to cyber-crimes in the past year. Identity theft was the top contributor to 1.4 million claims.

- **INTERNET THREATS** - 90% of the time, primary targets are routers and connected cameras. Compromises of connected cameras have risen over 10%. These smart devices are accessed by using standard factory passwords such as 12345, password, admin and others.
- **FORM JACKING** - This occurs when cyber criminals hijack credit card information from online forms. It's called "jacking." This form of identity theft is up by nearly 120%, with almost 58,000 individual websites being compromised in the past year.
- **RANSOMWARE** - Personal attacks are down, but this is likely due to more savvy users making the switch to cloud storage and sharing over Windows-based applications. However, ransomware invasions for businesses have increased, which also affects consumers, clients and customers.
- **NEW ACCOUNT FRAUD AND TAKEOVERS** - In the past year, new account fraud rose 13% which equals \$3.4 billion in losses, mostly through identity thieves getting mortgages, credit cards, student loans and car loans. Businesses and individuals are susceptible to account takeovers, which increased by almost 80 percent.

### IDENTITY THEFT PREVENTION TIPS

Most individuals and businesses already take precautions by shredding documents and mail with personal information before disposing. However, there are several additional steps that can be taken to ensure that identity thieves cannot easily access your information.

**KEEP IMPORTANT DOCUMENTS SAFELY STORED** - At work or at home, financial records and documents need to be safely locked away. Unfortunately, there can be identity thieves in the workplace and even in the home who are trusted family members or friends. Don't leave purses and wallets in the open at home or work.

**CARRY ONLY WHAT YOU NEED** - Don't carry every credit card you own. Keep items to a minimum of just what you need for that outing. Never carry your social security card unless you will need it.

**DON'T GIVE INFORMATION WITHOUT INQUIRIES** - Doctors' offices, schools, workplaces, pharmacies and other entities will often ask you for personal information such as Social Security numbers and birth dates. Be sure to ask how they will use your data and how they will keep it safe. There could be consequences for not sharing this information, so be sure to ask if not doing so will have negative impacts.

**TAKE IMMEDIATE ACTION WHEN DOCUMENTS GO MISSING** - If any documents go missing, you need to act fast to contact every organization or creditor that issued them. Creditors can cancel cards before charges are

run up, banks can freeze accounts, and licensing offices can reissue your new cards and numbers if necessary. Urgency is key, as identity thieves will be acting fast to capture your data before you cancel or contact agencies.

### TAKE EXTRA PRECAUTIONS ONLINE

Paying bills, making purchases, filling out forms and even filing taxes online are convenient. Take these extra steps to boost privacy levels and prevent identity theft and fraud.

- Don't install unidentified software.
- Update any installed software.
- Remove unused software.
- Download only from trusted sites.
- Always use up-to-date anti-spyware and anti-virus software, and run weekly scans.
- Use a firewall on your network.
- Regularly update passwords, and make each one unique and challenging to crack.
- Use a password manager to store access information

### CONSIDER USING AN IDENTITY THEFT PROTECTION SERVICE

An identity theft protection service can serve as a 24-hour watchdog for your information. They monitor the accounts you want them to for signs of fraud, report any suspicious activity, and can help with recovery efforts if your identity or credit is compromised. Identity theft protection companies typically have contracts that financially recompense customers who suffer losses.

It's important to keep your identity safe all year long. Don't wait for National Identity Theft Prevention and Awareness Month to take these steps.

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## CROSSROADS COMMUNITY CHURCH AWARDED \$12,500 GRANT

Crossroads Community Church has received \$12,500 from the Land and Community Heritage Investment Program (LCHIP) to support in the restoration of the steeple destroyed by lightning July 2018.

The new steeple was lowered onto Bow Baptist Church, known as Crossroads Community Church, on Tuesday, Aug. 13, 2019.

Pastor Richard Huntley said "We are very grateful for LCHIP's investment in our historic building, an investment that will help retain the beautiful architecture of 1832."

Photo courtesy Eric Anderson

## Travel with The Bow Times



Joya Dennehy traveled with The Bow Times! Here she is in Marco Island, Florida. Take a photo of your next travel adventure and let us feature it in an issue of the paper!



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## DUNBARTON NEWS

By Nora LeDuc



**SPIRESIDE COFFEE HOUSE & OPEN MIC** will be held at 6 Stark Highway North in the center of Dunbarton on **Saturday, December 20** at 7:00pm. This will be an Open Stage night. Doors open for signups at 6:30pm. Musicians, poets, and storytellers are welcome. The coffee house will have an eclectic mix of 8 to 12 local performers for your listening pleasure. Suggested donation of \$5. Soup, tea, coffee and snacks are also available to purchase.

**HOLIDAY PARTIES** at the elementary school will be held **Friday, December 22** at 1:45pm to 2:15pm. The holiday break runs Mon Dec 23 through Wed. Jan 1.

**TOWN OFFICES CLOSED** noon -1:00 pm on Tuesday, **December 24**. Offices are closed Wed. Dec. 25.

**LADIES' GAME** night will be Thursday, **December 27** at 5:00 pm to 9:00 pm. All are welcome for a night of food and fun in the vestry. Bring a dish or drink to share. Games are available or bring your favorite game to teach others. Contact Stephanie Herlihy, Susan Johonnett or Lynn Leslie if you have questions.

### DUNBARTON CONGREGATIONAL CHURCH

**BOOK CLUB** will meet for a book discussion on Thursday, **January 9** at 7pm to 8:30pm. All Welcome. For the Dec reading selection to be discussed-visit the calendar at <https://www.dunbartonucc.org/event/dcc-book-club-5/>

### DUNBARTON TOWN HALL RESTORATION

**CONCERT SERIES** has announced Zak Trajano will perform on **January 11** at the Dunbarton Town Hall in the Center. Multi-instrumentalist and songwriter Zak Trojano finds inspiration while patiently waiting for a fish in a stream, resting on an old worn stool at the bar with an ice-cold beer, or taking in the rich narrative of his birthplace in New Hampshire. His complex finger style technique was born out of the country blues tradition through years of immersion in the work of players such as John Fahey, Chet Atkins, and Merle Travis. Donation of \$20 or what you can afford.

**THE ELEMENTARY WINTER CONCERT** K-3 Concert and Strings is scheduled for Thurs. Jan 16 at the school. The performance is 6:30pm to 7:30pm at the school.

**DUNBARTON PUBLIC LIBRARY ART SPACE** The Dunbarton Public Library is not an art gallery or museum, but has created an Art Space that will acquaint our patrons with the talents of Dunbarton area artists. Currently in process of going up: James O'Brien's Fine Art.

## THOUGHT FOR THE DAY

"Once a task is just begun, never leave it till it's done.  
Be the labour great or small, do it well or not at all."

Quincy Jones



# 7 STEPS TO LOOK AND FEEL BETTER IN 2020

by Jim Olson

It's never too late or too early to be a better you. Small changes you introduce today will have an impact for not only 2020, they will have an impact for many years to come. Your mind and your body are connected in more ways than you imagine.

Any positive steps you take to improve will benefit both mind and body. This new year, avoid introducing too many changes at once, this often leaves you feeling overwhelmed. Instead, introduce one or two new things every week and give yourself time to adjust before you try something else.

## STEP 1:

Exercise regularly. Exercise improves your cardiovascular health, fights stress and helps improve circulation and the delivery of oxygen to your brain. Think outside the box and search for an activity you enjoy that helps you relax. If you don't enjoy going to the gym, join a hiking or biking club, take dancing lessons or learn to play tennis.

## STEP 2:

Create a meditation room in your house. If you don't have a spare room, transform your bedroom,



Jim Olson

home office or a corner of your garage into your personal sanctuary. Set a rug or a large cushion on the floor, burn some incense and play some soft music. Use the room to meditate or to practice yoga, which is good for both your body and your soul. Spend 10 minutes meditating to help you relax and improve your sleep.

## STEP 3:

Pamper yourself for an hour every week. If you can afford it, get a

massage to help you feel better physically. You can also learn how to do reflexology or take an afternoon to walk alone in a nearby park or hills. While you're doing any of these physical activities, spend time thinking about your goals and where you are in life, so you can then move forward.

## STEP 4:

Read every day. According to a 2008 article in "Men's Health," reading gives your brain a workout. It can improve memory, sharpens your learning abilities and boosts your comprehension and insight. To help your body, read books or magazines that teach you about eating healthy and exercising.

## STEP 5:

Keep a diary. Write down your emotions, ideas, projects you're working on and goals to achieve. Use the diary as an outlet when you're upset or sad instead of reaching for comfort food. Keep track of your exercise and eating habits as well.

## STEP 6:

Eat more natural foods and less processed, sugary products. Fruits and vegetables, lean proteins and whole grains contain nutrients that

will keep your body and your mind healthier. A healthy diet will also help you control your weight and improve your energy, so you're ready for more physical and mental challenges.

## STEP 7:

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Jim



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Paul Alfano

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## BAKER FREE LIBRARY NEWS

by Juliana Gallo

**HOLIDAY CLOSINGS** ~ The library will close at 4:00PM on Tuesday, December 24, and remain closed until 10:00AM on Friday, December 27. We wish you and your family a happy, healthy holiday season!

**ADULT BOOK GROUPS** ~ Monthly book talks are held on the second Tuesday of each month at the library, at both 12:30 and 6:30PM, and on the third Tuesday of each month at White Rock (3:30PM). Books are voted on annually by group members, and new members are always welcome. You can borrow a copy of this month's selected title at the circulation desk. In January, we'll be discussing *The Department of Sensitive Crimes* by Alexander McCall Smith.

Love mysteries? Try Whodunits! This mystery-exclusive book group meets at White Rock on the first Tuesday of each month at 3:30PM. January's book is *Death at Charity's Point* by William G. Tappley.

**BOOK DONATION DAY** ~ The Friends of the Baker Free Library will hold their next donation day on Saturday, December 28, from 10AM-2PM. If you have any questions about what makes an acceptable donation, please call the library or email [info@bakerfreelib.org](mailto:info@bakerfreelib.org).

### FREE COMMUNITY YOGA CLASSES ~

The library is pleased to offer free 1-hour yoga classes to Bow residents and library cardholders! The next classes will be held from 9-10AM on Saturday, January 4 and Sunday, January 19.

Bow residents, register in advance by emailing [info@bakerfreelib.org](mailto:info@bakerfreelib.org) or calling the library at 224-7113. If this is your first time attending, please arrive fifteen minutes early to fill out the liability waiver. Classes are held in the library's Merrimack County Savings Bank Room in the Lower Level. Because these classes are held outside of operating hours, participants will need to enter through the Lower Level door near the handicapped parking ramp.

**KRAFTS 4 KIDS** ~ Wednesday, January 8 | 3:00PM An after-school craft program for students in grades K-4, along with a parent or guardian. Create a new project every month! All materials will be provided by the library. Registration is required for this event. For more info, contact Amelia at [amelia@bakerfreelib.org](mailto:amelia@bakerfreelib.org).

**TINKER TUESDAY** ~ Tuesday, January 7 | 3:30PM This group meets on the first Tuesday of each month, providing children aged 7-12 with an opportunity to explore scientific topics through hands-on activities. The topic for December is forensic science! Registration is required for this event. For more info, contact Juliana at [juliana@bakerfreelib.org](mailto:juliana@bakerfreelib.org).

**BOOKANEERS BOOK CLUB** ~ Thursday, December 19, at 4:00PM The Bookaneers is a new book club for 4th, 5th, and 6th grade students! This group will meet on the third Thursday of each month at 4:00PM. Explore new books and genres, and take part in a craft or project inspired by each book. Copies of each month's selected title will be provided by the library. Registration is required for this event. For more info, contact Juliana at [juliana@bakerfreelib.org](mailto:juliana@bakerfreelib.org).

## GOVERNOR SUNUNU VISITS BLUE SEAL'S BOW MILL

New Hampshire Governor Chris Sununu highlighted one of the state's great businesses with a tour of Kent Nutrition Group's (KNG) Blue Seal manufacturing feed mill in Bow on Monday, December 9. The plant in Bow was built in 1942 and produces animal feed for its valued customers across the New England area.

The governor's tour of the facility was focused on issues facing the community and feed mill industry. Governor Sununu concentrated on commercial and public use of railroads, the dairy industry and workforce development.

"I have driven by this building since I was five years old, but have never had the opportunity to walk in, so this is great," said Governor Sununu. "I can't believe this whole operation runs with 12 people," he said.

"We are honored to share what we do here at our plant in Bow," said Kent Nutrition Group President Mike Gauss, who accompanied Governor Sununu on his tour. "As the only feed mill here in New Hampshire, our employees are proud to provide our customers with quality livestock feed and animal nutrition. We thank the Governor for his support of our people and business."



Pictured left to right: Wayne Dimond, KNG Eastern Regional Director of Operations; Carol Reynolds, Kent Corporation VP of Human Resources and Communications; Mike Gauss, KNG President; Governor Chris Sununu; Michael Yanski, KNG Bow Plant Manager; Shawn Connor, KNG Quality Control Supervisor; Nick Richardson, KNG Northeast Dairy Sales Manager; Mike Higgins, KNG Bow Production Superintendent.

## THE BOW GARDEN CLUB GOES INTO HIBERNATION

During the winter months, the BGC Executive Board will continue to meet and plan educational programs that will be offered in the new garden club year which begins on April 9th. Members are reminded that annual dues (\$20) are due by January 31st. Anyone wishing to join the club prior to the new garden club year may go to our website [www.bowgardenclub.org](http://www.bowgardenclub.org) or by contacting our Membership Chairman Janis Kuch at [janiskuch@gmail.com](mailto:janiskuch@gmail.com) or (603) 856-0957. All are welcome!



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### WHITE ROCK NEWS



**"Happy Hookers"**  
Knitting Club  
Meets At 9:00 AM  
At White Rock  
**All are Welcome**



*Merry Christmas*



# ANNUAL FINANCIAL TO-DO LIST

by Dominic Lucente

***Most people just invest for the future. You have a chance to do more.***

Across the country, people are saving for that “someday” called **retirement**. Someday, their careers will end. Someday, they may live off their savings or investments, plus Social Security. They know this, but many of them do not know when, or how, it will happen. What is missing is a strategy – and a good strategy might make a great difference.

**A retirement strategy directly addresses the “when, why, and how” of retiring.** It can even address the “where.” It breaks the whole process of getting ready for retirement into actionable steps.

This is so important. Too many people retire with doubts, unsure if they have enough retirement money and uncertain of what their tomorrows will look like. Year after year, many workers also retire earlier than they had planned, and according to a 2019 study by the Employee Benefit Research Institute, about 43% do. In contrast, you can save, invest, and act on your vision of retirement now to chart a path toward your goals and the future you want to create for yourself.<sup>1</sup>

Some people dismiss having a long-range retirement strategy, since no one can predict the future. Indeed, there are things about the future you cannot control: how the stock market will perform, how the economy might do. That said, you have partial or full control over other things: the way you save and invest, your spending and your borrowing, the length and arc of your career, and your health. You also have the chance to be proactive and to prepare for the future.

**A good retirement strategy has many elements.** It sets financial objectives. It addresses your retirement income: how much you may need, the sequence of account withdrawals, and the age at which you claim Social Security. It establishes (or refines) an investment approach. It examines tax implications and potential tax advantages. It takes possible health care costs into consideration and even the transfer of assets to heirs.

**A prudent retirement strategy also entertains different consequences.** Financial advisors often use multiple-probability simulations to try and assess the degree of financial risk to a retirement strategy, in case of an unexpected outcome. These simulations can help to inform the advisor and the retiree or pre-retiree about the “what ifs” that may affect a strategy. They also consider sequence of returns risk, which refers to the uncertainty of the order of returns an investor may receive over an extended period of time.<sup>2</sup>

**Let a retirement strategy guide you.** Ask a financial professional to collaborate with you to create one, personalized for your goals and dreams. When you have such a strategy, you know what steps to take in pursuit of the future you want.

**Dominic Lucente may be reached**  
**at 603.645.8131**  
**or [dominic.lucente@LPL.com](mailto:dominic.lucente@LPL.com).**  
**[Dlucente.com](http://Dlucente.com)**

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#### Citations.

1 - [ebri.org/docs/default-source/rcs/2019-rcs/rcs\\_19-fs-2\\_expect.pdf?sfvrsn=2a553f2f\\_4](https://www.ebri.org/docs/default-source/rcs/2019-rcs/rcs_19-fs-2_expect.pdf?sfvrsn=2a553f2f_4) [2019]

2 - [investopedia.com/terms/m/montecarlosimulation.asp](https://www.investopedia.com/terms/m/montecarlosimulation.asp) [6/10/19]

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## BOW POLICE TO HOST COUNSELLING ON ACCESS TO LETHAL MEANS (CALM)

Suicide is the second leading cause of death for young people ages 15 to 34 in New Hampshire and the eighth cause of death for those of all ages. We know that many attempters are as ambivalent about suicide as they are about life. Preventing these suicides is a very complex puzzle that requires all of us to work collaboratively to complete the picture. One piece of that puzzle proven to be effective is to reduce access to lethal means – particularly firearms and medications. This workshop addresses why and how to do this, focusing on the steps below:

1. Explain that you believe that the individual or a family member is at risk for suicide and why you have made this determination
2. Explain that they can reduce the risk by reducing access to lethal means
3. Discuss specific steps they can take to remove or at least reduce access to firearms, medications and other lethal means



Make this part of a more comprehensive suicide prevention strategy – CONNECT

**Date: Thursday, January 30, 2020 Time: 6:30-8:00**

**Bow Safety Center: #7 Knox Road**

To register or for more information please contact: Chief Margaret Lougee at [mlougee@bownh.gov](mailto:mlougee@bownh.gov) or call **223-3950** (BPD).



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|---------------------------|------|------|------------|------------------|-----------|
| 694 Route 3A Bypass       | 2 BR | 2 BA | 1.28 acres | 1078 square feet | \$180,000 |
| 925 Route 3 A             | 4 BR | 2 BA | 1.2 acre   | 2156 square feet | \$185,000 |
| 37 Bow Bog Road           | 3 BR | 1 BA | 1.7 acres  | 1960 square feet | \$213,500 |
| 2 Juniper Lane            | 3 BR | 1 BA | 1.14 acres | 1650 square feet | \$245,000 |
| 2 Edgewood Drive          | 3 BR | 2 BA | 2 acres    | 752 square feet  | \$320,000 |
| 32 Stone Sled Lane        | 2 BR | 2 BA | CONDO      | 442 square feet  | \$334,000 |
| 15 Van Ger Drive          | 3 BR | 3 BA | 2.01 acres | 2376 square feet | \$340,000 |
| 10 Crockett Drive         | 3 BR | 4 BA | 3 acres    | 2776 square feet | \$375,000 |
| 6 Cardinal Drive          | 3 BR | 3 BA | 2.11 acres | 2492 square feet | \$377,000 |
| 29 Putney Road            | 3 BR | 2 BA | 1.1 acres  | 3536 square feet | \$390,000 |
| 45 Woodhill Hooksett Road | 3 BR | 3 BA | 2.4 acres  | 2083 square feet | \$392,500 |
| 12 Shore View Drive       | 4 BR | 4 BA | 1.01 acres | 3088 square feet | \$395,000 |
| 39 Woodhill Road          | 3 BR | 3 BA | 3.64 acres | 3276 square feet | \$440,000 |
| 8 Dunmore Drive           | 3 BR | 4 BA | 4.3 acres  | 3488 square feet | \$525,000 |

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| REAL ESTATE SALES IN DUNBARTON |      |      |            | NOVEMBER 2019    |           |
|--------------------------------|------|------|------------|------------------|-----------|
| 165 Robert Rogers Road         | 2 BR | 1 BA | 7.3 acres  | 1632 square feet | \$255,000 |
| 4 Karen Road                   | 3 BR | 4 BA | .17 acre   | 2600 square feet | \$313,500 |
| 1258 Montalona Road            | 3 BR | 2 BA | .79 acre   | 1453 square feet | \$320,000 |
| 17 Birchview Drive             | 4 BR | 3 BA | 5.58 acres | 3520 square feet | \$404,000 |

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*Learning for the fun of it!*

### What's Happening in OLLI?

By Jacki Fogarty

OLLI at Granite State College offers classes for adults age 50 and up in two terms: a fall term from August to December and a spring term from February to June.

Highlights of the fall term included:

- **HISTORY CLASSES** – Women Pilots in WWII, Vietnam, Concord Coaches, Auto Racing in New England, Freedom Trail Stories, Civil War Soldier;
- **LITERATURE** – Shakespeare's Taming of the Shrew, Faulkner and Hemingway;
- **POLITICS** – Picking the President, Holding Your Elected Officials Accountable, On the Campaign Bus with John McCain, Immigration, Best NH Commentators on the Primary;
- **SCIENCE** – Weather, Ticks, Brook Trout, Pulpit Rock, Winter Birds;
- **ARTS** – painting (hands on lessons), basket-weaving, drama, folk dancing, Bob Dylan, Japanese Woodblock Prints, soap making;
- **CULTURAL** – Native Americans and U.S. Law, Roots and Routes of Jewish Humor, Rainbows and Halos, Cornish Colony, Journey to Patagonia, Love and Sex in Ancient Israel, Tasha Tudor;
- **LEGAL** – Supreme Court, Federal and State Judicial System, women in prison, CSI-Cyber Crimes;
- **VARIED OTHER CATEGORIES** – Finance, Taxes & Protection, Cremation, Aching Knees, Spanish for Travelers, social media, retirement living options, Night Visitors (Wildlife Cameras on NH Tree Farm);
- **TOURS OUTSIDE OF THE CLASSROOM** – Lewis Farm, NH State House, Kimball Jenkins House, Nottingcook in Blazing Color walk, Bank of NH Stage Theatre, Clark House Museum

OLLI committees have been consumed with making the next year even more exciting and fun for OLLI members. Continuing the tradition of offering course topics that are important, fascinating, fun and sometimes new and sometimes a walk back in time, OLLI in Concord will offer 77 courses in the spring term in all of the categories listed above and more.

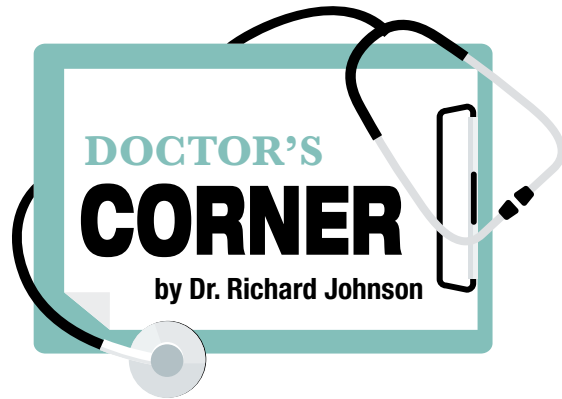
The Spring Catalog will be out in January and OLLI's Spring Preview will be held January 16, 1:00 p.m., at Tad's Place, Heritage Heights in Concord. It's a great opportunity to meet many of the presenters as they offer information about their upcoming courses, to pick up a new catalog and, best of all, it's open to the public. Registration for spring classes begins February 3.

And OLLI offers more than classes as part of its membership benefits. A holiday lunch and Yankee Swap is scheduled for members on December 19. January will feature one of OLLI members' favorite events, a Game Day, on January 23. And the Special Interest Group, Senior Citizen Scientists will meet in January for a workshop in identifying trees by their twigs. A Mug 'n' Muffin is planned in February with more to come on that at a later date. And continuing volunteer recruitment and training in between terms builds OLLI's strength since this is a program that runs on volunteer energy.

Don't forget, if you need a last minute gift, OLLI memberships are a terrific idea. An OLLI membership can be a life-changer for anyone over age 50. Gift memberships can only be purchased by calling the OLLI office, but information about OLLI is available online at [olli.granite.edu](http://olli.granite.edu).



OLLI members enjoying a class on Korean customs and cooking.



### SPIRITUALITY AND HEALTH

This is the season when many faiths hold important celebrations: Mawlid al-Nabi (honors the birth of Mohammad), Christmas (honors the birth of Jesus), Hanukkah (celebrates the Maccabean revolt & rededication of the second temple), Zarathosht Diso (honors the death of Zarathustra). Historically medicine, health and religion have been associated since the beginning of recorded history. A very abbreviated look at history tells us that religious organizations and people of "faith" were the leaders in health and social care. In 1247 the Priory of St Mary of Bethlehem in London was Europe's first mental hospital. The Quakers, in 1813, established "Friends Hospital" in Philadelphia. The McLean Hospital, Bloomingdale Asylum, and the Hartford Retreat all followed with moral treatment as the principle therapy. Beginning with Freud, in the early 1900s, a separation grew between mental health care and religion. In fact, you might say the pendulum swung in the opposite direction as 'science' became religion and psychiatrists were its high priests.

But times have again changed. Spirituality is increasingly recognized as an essential element of patient care and health.

In 1996 spirituality became integrated into the required George Washington School of Medicine curriculum, and by 2014 90% of US medical schools were incorporating spirituality in their curriculum. (1) In 2012 there were nearly 8,000 articles (over 4 times that of 2006) on religion, spirituality and health. Studies on sexual behavior (2) have found that there is an inverse relationship between religion/spirituality and risky sexual behavior thereby resulting in fewer cases of sexually transmitted diseases. Studies have also shown an inverse relationship between depression, suicide, anxiety and religion/spirituality. In today's world it is important to know that there is an inverse relationship (86%) between religion/spirituality and substance abuse documented in many articles (3). Religion/spirituality are on our side in the battle over drugs.

There is a growing body of literature supporting the inverse relationship between religion/spirituality and physical health (including cancer, endocrine function, dementia, hypertension and coronary heart disease). Bottom line – religion/spirituality lowers mortality (4&5). In fact, an increased survival of 37% for those who are engaged in religion/spirituality is equivalent to the effects of cholesterol lowering drugs or cardiac rehabilitation after a heart attack. (6)

Our constitution guarantees people the right to their religious and spiritual beliefs. These beliefs enhance our own and our societal well-being. Let's not be ashamed or timid about celebrating our faith. Let's not belittle or prohibit anyone from exercising his or her faith. Spirituality and faith benefit not only the believer, but also our society as a whole.

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# PEACE (of Mind) on EARTH GOODWILL TOWARDS MAN!

BY BEN KINIRY, ESQ.

It is the holidays and a word that comes to mind is "Peace." We all want to have peace in our lives. Peace of mind is something many of our clients experience after working with us to develop an estate plan or to otherwise solve a problem they are experiencing. Please review the writing below and see if there is an issue in your life that needs to be addressed. If you do, you may very well find peace of mind in your life.

When clients call the firm or come in for an appointment, often they don't know what questions to ask. Since they don't practice estate planning or elder law on a daily basis, I really wouldn't expect them to. What issues should you be thinking about? Most clients come to us with a particular goal in mind or an issue that they want to solve. For example, a person might call and say "my financial planner says that I need a trust" or "my mother fell and is now in a nursing home and we don't know what to do."

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:

- ☐ We are concerned about losing our assets to the high costs of long-term care. How can we practice financial self-defense?
- ☐ My child is disabled/a spendthrift/is in a bad marriage/abuses alcohol. How can I protect his or her future?
- ☐ How can I arrange my estate so my children's inheritance will be protected from their creditors, such as if they get divorced or are sued?



☐ My parents are aging. What actions should they take to help them to remain independent and protect their assets?

☐ Do I have to be wealthy to benefit from a living trust? What are the benefits of a Trust?

☐ If I can't make legal and financial decisions for myself, how can I be sure my affairs will be handled 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? What if I want to control how my money will be utilized when I'm gone?

☐ My parent just passed away. What do I do now?

☐ I want to be sure that my hard earned money in my IRA will benefit my children the most

How can I assure a long term income stream for them? I'm concerned they will not inherit my IRA and will lose out on the tax free growth.

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

☐ My parents are moving in with us, is there any planning that should be done now?

☐ We have a treasured water front property in the family, how can we protect this property? What is the best way to arrange our estate so that our children and grandchildren can enjoy the property for many years, while keeping the peace among them?

☐ My parent died and my sibling is handling the estate, but is not sharing any information with me. What are my legal rights? Many of our clients came to us with these same questions and many more.

Contact us for estate and elder law planning solutions that will help you sleep well at night. *The information provided in this article (and the checklist) does not constitute legal advice.*

*Happy Holidays*



**Wishing you a Merry Christmas  
And Safe & Prosperous 2020!**



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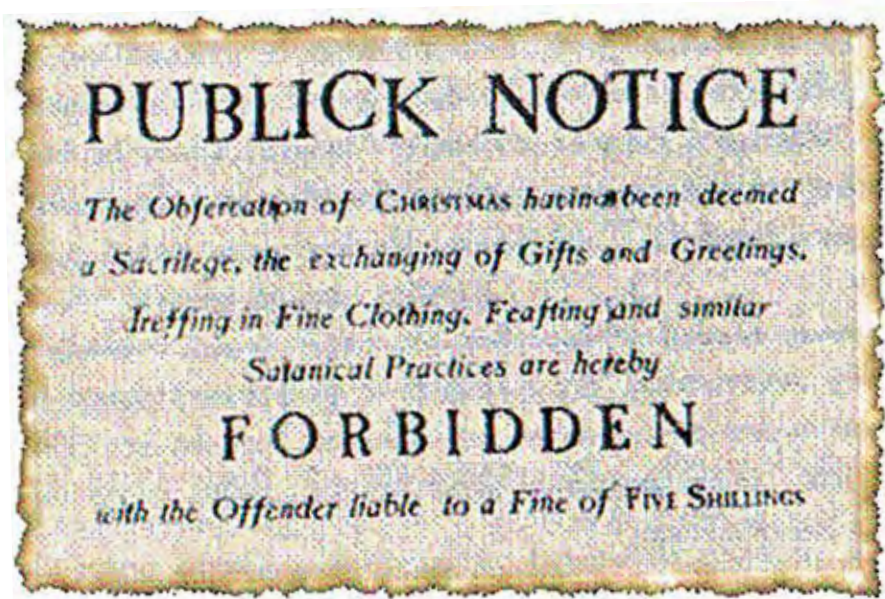


# A Little History on Christmas in New England

Going way back to when the Pilgrims came to America in 1620, they were very strict and because the Bible did not name any holiday except the Sabbath, Christ's birth didn't originate as a Christian holiday. Puritans didn't celebrate it throughout the 17th and 18th centuries. On the first Dec. 25 the settlers spent in Plymouth Colony, they worked as they would any other day.

Puritans in the English Parliament eliminated Christmas as a national holiday by law in 1645, amid widespread anti-Christmas sentiment. Settlers in New England went even further, outlawing Christmas celebrations entirely in 1659 and they remained banned until the 1680s. Evergreen decorations were discouraged in New England homes and merrymakers were prosecuted for disturbing the peace. Anti-Christmas sentiment flared up again around the time of the American Revolution. Colonial New Englanders refused to mark it as a holiday and it was only in the following decades that disdain for the holiday slowly faded away. Clement Clarke Moore's poem "A Visit From St. Nicholas" - aka "Twas the Night Before Christmas" — was published in New York in December of 1823 to enormous success.

It wasn't until the 1830s and 1840s that Christmas celebrations were beginning to be accepted in New England. In the aftermath of the Civil War, Christmas became the festival highpoint of the American calendar. In 1870, President Ulysses S. Grant formally declared it a federal holiday in an attempt to unite north and south. For decades thereafter, Christmas was celebrated with nativity scenes and the wish for all to have a Merry Christmas.



According to the Pierce Brigade, a group that operates The Pierce Manse in Concord, it is believed that in 1856 President Franklin Pierce, a New Hampshire native, was the first President to introduce a Christmas Tree to the White House, however, according to the White House Association, the first recorded Christmas tree in the White House was by President Benjamin Harrison in 1889. The first President to add a religious image, a nativity scene, to the White House Christmas card was President Kennedy in 1963, although the card was never sent as he was assassinated just days before they were to be mailed. Not long ago, the magic of Christmas was seen everywhere as stores, main streets and churches were beautifully decorated and children freely sang Christmas carols in the classroom and cut out nativity scenes to be hung up. You won't find that today as schools now are censored. Gone is a time when teachers would share the story of the nativity, angels and shepherds.

Today, religious objects are not usually displayed in school, whether it is a Menorah, Star of David or Nativity scene, for fear

of offending someone. Religion has been replaced in classrooms with The Polar Express story, Rudolph and the "Elf on a Shelf."

Schools cautiously straddle the line of our freedom of church and state. In *Allegheny v. American Civil Liberties Union* (1989), the Supreme Court ruled that Christmas trees have the standing of cultural icons and, thus, are not religious practices. And in *Florey v. Sioux Falls School District* (1980), the court wrote:

"The First Amendment does not forbid all mention of religion in public schools; it is the advancement or inhibition of religion that is prohibited." ... Hence, the study of religion is not forbidden "when presented objectively as part of a secular program of education." ... We view the term "study" to include more than mere classroom instruction; public performance may be a legitimate part of secular study."

The Supreme Court has held that the Christmas tree, as well as a Hanukkah Menorah, is a secular symbol of the holiday season; therefore, the temporary display

of either in a school does not violate the Establishment Clause.

This holiday season is now celebrated in many different ways: Wiccans and some Atheists celebrate the Winter Solstice; Buddhists celebrate Bodhi Day; Christians celebrate Jesus' Birth on Christmas; Jews celebrate Hanukkah and light candles on a Menorah; Kwanzaa is a week-long celebration.

However you celebrate, remember the main vein of all of these religions is to share faith, hope, belief, thankfulness, rebirth, enlightenment and unity.

Let's all show love and kindness this season.


## Merry Christmas!

Sources: **The Week** – *When Americans Banned Christmas*

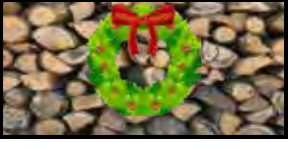
**PBS NewsHour** – *How "Christmas" should teachers get?"*

**Wilson NCTeaParty** – *Christmas with the Presidents*


**Fosters.Com** – *First for Pierce?*



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## 2020-21 TOWN BUDGET



Town Manager and Department Heads presented their 2020-21 Town Budget and proposals to the Board of Selectmen and the Budget Committee on November 16, 2019, as the beginning of the budget process.

Photos courtesy Eric Anderson.

## JAMES DIMICK RECEIVES VOLUNTEER SERVICE AWARD



L-R: volunteers Gerry Breault, Governor Chris Sununu, Kim Brown, A.J. Johnson and James Dimick.

On November 13th, James Dimick of Bow, a long time Talking Book Services Library volunteer and active volunteer with the Friends Retired and Senior Volunteer Program received the Volunteer Service Award in the National Service Member Category at Volunteer NH's 2019 Spirit of NH Awards.

Jim is one of the volunteers who come to the New Hampshire Talking Book Services Library each week. The TBS is a division of the New Hampshire State Library that provides library services to residents who are physically unable to see, handle or process printed material comfortably. The library provides braille and audio materials to more than 2,500 NH residents.

Although the library provides material for persons of all ages, the majority of library clientele is over 65, with a number being over 85. In order to listen to the audio books, each patron is provided with a digital player designed specifically for the program. When the player is no longer in good working order, the patron returns the player to the library.

The Library currently has a crew of 4 volunteers who come to the Library every Monday, and this year they have repaired and made ready for re-issue a total of 691 digital players.

Jim is a dependable and dedicated volunteer who has earned the trust and respect of his fellow RSVP as well as site contacts. James Dimick is someone you can rely on to get the job done and done right!

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## Hopkinton Real Estate Sales – NOVEMBER 2019

| ADDRESS                  | BEDROOMS / BATHS     | SQUARE FOOTAGE    | ACREAGE    | PRICE     |
|--------------------------|----------------------|-------------------|------------|-----------|
| 00 Hopkinton Road        | Land                 | Land              | 1.84 acre  | \$ 39,900 |
| 81 Stacey Drive          | 3 Bedrooms / 2 Baths | 1,352 square feet | 0.35 acre  | \$100,000 |
| 19 Meadows Drive         | 3 Bedrooms / 2 Baths | 1,158 square feet | 0.00 acre  | \$107,270 |
| 204 River Grant Drive    | 2 Bedrooms / 2 Baths | 1,432 square feet | 0.00 acre  | \$175,000 |
| 56 Chase Farm Road       | 3 Bedrooms / 2 Baths | 1,560 square feet | 5.04 acre  | \$249,900 |
| 125 Spring Street        | 3 Bedrooms / 2 Baths | 1,238 square feet | 1.83 acre  | \$255,000 |
| 126 Peaked Hill Drive    | 3 Bedrooms / 3 Baths | 2,024 square feet | 0.00 acre  | \$256,000 |
| 874 Main Street          | Commercial           | Commercial        | 0.19 acre  | \$292,000 |
| 748 Jewett Road          | 3 Bedrooms / 2 Baths | 2,143 square feet | 6.0 acre   | \$330,000 |
| Lot 52 Amesbury Rd       | 3 Bedrooms / 2 Baths | 1,416 square feet | 0.39 acre  | \$354     |
| 572 Bound Tree Road      | 3 Bedrooms / 3 Baths | 2,749 square feet | 5.24 acre  | \$390,000 |
| 1000 Upper Straw Road    | 4 Bedrooms / 4 Baths | 3,164 square feet | 6.02 acre  | \$405,000 |
| 916 Main Street          | Commercial           | Commercial        | 0.227 acre | \$465,000 |
| 371 Burnham Intervale Rd | 4 Bedrooms / 3 Baths | 3,125 square feet | 3.03 acre  | \$490,000 |
| 445 Crowell Road         | 4 Bedrooms / 4 Baths | 4,299 square feet | 15.07 acre | \$775,000 |

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Based on 2018 Real Estate Sales in Merrimack County, MLS.



## Welcome to the Hopkinton - Contoocook TOWN CRIER!

by Kathleen Butcher

► **HISTORICAL SOCIETY'S** 2020 Community Calendar is now available for sale for \$10 at the Society, Contoocook Farmers' Market, Hopkinton Town Library, and Hopkinton Town Hall. Featuring gorgeous local scenes by talented local photographers, it is the perfect gift to give or receive. -- Heather Mitchell Executive Director Hopkinton Historical Society 300 Main St. Hopkinton, NH 03229 603-746-3825.



► **CONTOOCCOOK FARMERS MARKET** has moved to its NEW winter home at the Maple Street School in Contoocook, and will be open there Saturdays through the end of May. Please note the time change--Winter market hours are 9-12. SNAP/EBT accepted. For more information, visit [facebook.com/ContoocookFarmersMarket](https://facebook.com/ContoocookFarmersMarket).



CONCORD REGIONAL  
VISITING NURSE  
ASSOCIATION

## Your Connection to Better Health

► **CONCORD REGIONAL VNA** have scheduled Senior Health Clinics for December and January:

### PARK AVENUE APARTMENTS

Monday, December 9th from 9:00 AM to 3:00 PM  
Monday, January 13th from 9:00 AM to 3:00 PM

### SLUSSER SENIOR CENTER

Thursday, January 2 from 10 a.m. to 1 p.m.

All Senior Health Clinic services are provided for a suggested donation of \$10, however, services are provided regardless of a person's ability to pay. Services offered include foot care, blood pressure screening, B-12 injections, medication education, and nutritional education. Call (603) 224-4093 or (800) 924-8620, ext. 5815 for an appointment.

► **SENIOR LUNCH** at the Slusser Center on Wednesdays at 12 noon at the Slusser Senior Center (41 Houston Drive next to the Town Library). Suggested donation \$4. The first time a senior attends a Senior Lunch, can ask for a new visitor gift certificate at the front desk, for a free lunch.

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

*Happy Holidays!*





## HOPKINTON TOWN LIBRARY WINTER PROGRAMS

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

### Mr. Vinny's Shadow Puppets Kick Off Starry Starry Weekend & the Friends of the Hopkinton Library Winter Family Series

Friday, December 6th from 6-7 PM. Join Mr. Vinny for an evening of magical storytelling told through shadows. For families and children ages 3 and up.

**Tuesday After School Programs** Express Yourself (create, sing, write, bring your own instrument, use our materials or bring your own) December 3rd from 3:30-5:30 PM, \*Read With Zeke (our therapy dog) December 10th from 4-5:30, Chess Club for children in grades 1-5 December 17th 3:30-4:30 PM There will be a special concert at 4:45 PM performed by the High School-all are invited!

**Adopt-A-Shelf is back!** A community service opportunity for all students. If you would like to make a commitment to help neaten our shelves, contact Leigh Maynard at [lmaynard@hopkintontownlibrary.org](mailto:lmaynard@hopkintontownlibrary.org) for details.

**Story Time/Lap Time** Children ages 3-5 (and a caregiver) are invited to Story Time at 1 PM on Tuesdays and 10:30 AM on Wednesdays for songs, stories, and an art experience. Fridays at 10:30 AM, children 3 and under are invited to Lap Time with a caregiver. Siblings are always welcome!

**Scavenger Hunt** Winner of our Summer Raffle has created a PokeBall™ Scavenger Hunt! Come find them all and choose a book prize!

**Story Walk™** Enjoy *A Snowman for Little Bear* (written and illustrated by Trace Moroney) on the path behind the Slusser Center and playground. Walk in boots or wear your snow shoes!

### Friends Winter Family Series – Mark Your Calendar

**Winter Magic Party** with authors Adi Rule and Erin Moulton January 12th 4 PM for ages 7-13. They will talk about their new books and attendees will make two take-home crafts-a pendant and an edible wand!

**Toe Jam Puppet Band** January 19th 4 PM for all ages.

**Author Visit with Deb Bruss** on January 26th 4 She'll read her book, *Good Morning, Snowplow!*

**Teen Chess Club** begins January 8th at 6 PM and runs for 6 weeks.

**Attention Recyclers!** Please save your holidays cards for us to reuse. Drop them off anytime! Thank you!

**All programs are free and open to the public.**

Sign up online at [www.hopkintontownlibrary.org](http://www.hopkintontownlibrary.org)  
email: [lmaynard@hopkintontownlibrary.org](mailto:lmaynard@hopkintontownlibrary.org),  
or call the library at 746-3663

## TOWN OF HOPKINTON POLICE DEPARTMENT

### NOVEMBER 2019 STATS

**5 Arrests 8 Accidents 538 Traffic Stops**

#### ARREST LOG:

- 11/04 Paul Paro, 41, of 295 Federal Hill Road, Milford, NH was arrested for Driving After Revocation/Suspension-subsequent.
- 11/09 Stephanie McNutt, 50, of 128 Lafayette Street, Claremont, NH was arrested for DUI. 11/14 Jikhalil Smith, 24, of 175 Quincy Street, Boston, MA was Arrested on Warrants.
- 11/16 Joseph Cailler, 40, of 6 Petes Stand Lane, Walpole, NH was Arrested on a Warrant.
- 11/23 Joshua Reasor, 43, of 208 Pine Street, Hopkinton, NH was arrested for Driving After Revocation/Suspension and Suspension of Vehicle Registration.

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## SAFETY TIPS FOR THE HOLIDAYS

by Chief Mitch Harrington

*Winter holidays are upon us bringing great times with friends and family. The holidays also bring an increased risk of fire because we are busier than normal, bring more flammables, and ignition sources into our homes. We encourage folks to keep these safety tips in mind:*

- Don't block escape paths from the home.
- Keep lit candles away from decorations.
- Replace any string of lights with worn or broken cords, or loose bulb connections.
- Use clips, not nails, to hang lights.
- Don't overload electrical circuits with power strips and plug dividers.
- Read manufacturer's instructions on number of light strands to connect.
- Unplug decorative lights and blow out lit candles before going to bed or leaving the house.
- Water Christmas trees daily.
- Remove trees as soon as possible or if the pine needles become brittle or brown and/or fall from the tree.

**MERRY CHRISTMAS  
& HAPPY HOLIDAYS**  
from our family to yours!

**Stay safe!**





In mid November we had a very hard cold snap. This is not easy for us hunters. But, what it did was form a layer of ice on some small ponds. At a sport store, I was told of several fishermen that went out on 1½ inches of ice. This is very dangerous situation. I prefer to wait for 5 or 6 inches of good ice. It's a long winter. Visit the N.H. Fish & Game website for ice safety recommendations at <https://wildlife.state.nh.us/outdoor-recreation/ice-safety.html>.



I keep reading ads for hunting Anticosti Island reporting great deer hunting. What I would say to you is the old phrase, "buyer beware." I have seen years where we have filled our half of the cooler with full-racked bucks. About three years ago I started to see the number of deer go down dramatically. I got my two bucks, but chose not to go back. Some of the crew said that it's wrong to break a tradition. Well, I have another tradition – not wasting money! This season was very bad for friends that did go. One guy never shot a deer. An experienced hunter from our area, who was hunting the previous week never even saw a deer. \$3,800 is a lot of money to spend on track soup!



What I am saying is, before you put down big money for ANY hunting or fishing trip, do your homework and get several references! I have been to Canada over 30 times on hunting and fishing trips. It pays to do your research first.

Deer kill as of December 1st was around 11,289, about 3% off last years harvest.

The North Country seemed to be off even more due to the long, hard winter. Usually, the first two days of rifle season result in good hunting. However it was off quite a bit due to extremely cold conditions. It is noted that the size of the deer seemed to be on the small side. The reason for this is the long cold winter last season.



*Wishing  
Everyone a  
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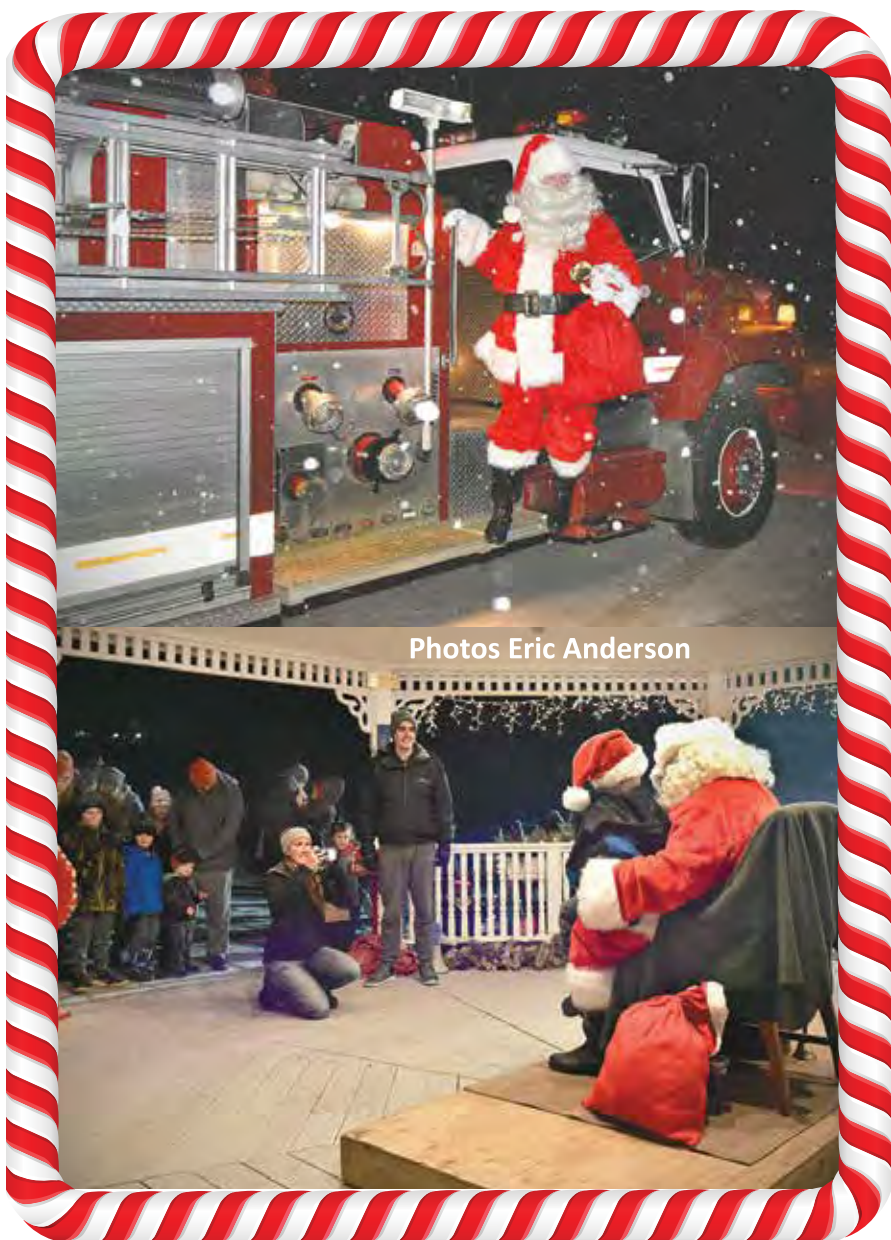
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# SANTA ARRIVED IN BOW

## DECEMBER 1 AT TREE LIGHTING!



Photos Eric Anderson

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### 7 TIPS FOR SELLING DURING THE HOLIDAYS

*Most try to avoid it but sometimes there is no choice in the matter. If you need to sell your home around the end of the year, here are some tips to make it go smoothly.*

- 1. Minimize Holiday Decorations:** Not everyone has the same taste - what one person finds lovely another may find distasteful. A few well placed, simple, and easy to maintain items are welcome. Don't forget the outside - the same rules apply.
- 2. Keep it Clean:** This can be especially hard in the winter months with all the debris outside, but it's so important. Keep entrances clear, well lit, and welcoming, and stairs, driveways and walkways free of snow.
- 3. Price it Right:** the upside of selling during the holidays is there aren't many other homes to compete with, and buyers that are looking this time of year are usually very serious, will act quickly and are not interested in dickering. This isn't the time to get aggressive with your price.
- 4. Make the home accessible:** there will be a few dates you'll want to block off for family gatherings but if you're on the market, you've got to have the home available to show. If it's priced right and shows well, it should go under contract fairly quickly.
- 5. Keep it Cozy:** When it's cold outside, there's nothing more inviting than to walk into a warm home. Buyers will linger longer too!
- 6. Have Seasonal Photos Available:** If you have photos of your home in other seasons, show them off! Being able to see your home in other seasons helps buyers make a decision.
- 7. Work with your agent to get great photos and video.** These will help convince reluctant buyers your home is worth coming out to see!

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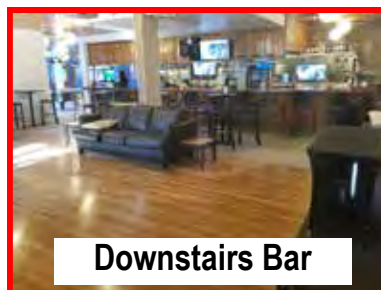
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Upstairs Dining



Downstairs Bar

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## 12 MORE NO GAS - NO COAL PROTESTORS ARRESTED AT MERRIMACK STATION

Activists from the No Gas, No Coal campaign tried to prevent a coal train from delivering fuel to the Merrimack Station in Bow. About a dozen were arrested on misdemeanor charges in Hooksett.

Police Chief Margaret Lougee received a call at 8:30 a.m. on December 8 from the B&M Railroad Police relative to a train delivering coal that was coming inbound to Granite Shore Power, owner of Merrimack Station. The train had been stopped several times by protesters blocking its path. Bow activated the Emergency Operations Center and monitored the events happening to its south. The blockade was moved from the tracks in Hooksett and the train arrived in Bow at approximately 5:00 p.m.





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(TAX RATES continued from page 1)

### HOW WAS IT DONE?

Bow has 3,100 plus residences and many lots and business properties. The Assessing Department hired Vision Appraisals who did them all in a few weeks, so many were guesses based on photographs and field cards of data.

### DISPARITIES ABOUND

In August when the new assessments were reported to each property owner the letter said that private homes would likely average 16% increases and condos would likely average 18% increases. Private homes and individual neighborhoods do not lend themselves to comparisons as easily as condo communities do, and there are four condominium developments in Bow: The Pines, Windchimes, Stone Sled Farm and several buildings at White Rock which do allow easier comparison and reveal some significant variations in how revaluations were conducted. While a detailed analysis requires significant effort and expertise, initial comparisons using the publicly available town tax records reveal the following disparities among the condo developments.

**The Pines** ~ There are 26 separate houses in the The Pines with few paying taxes above \$10,000, even with a 16% to 17% increase. No homes had tax increases of higher than \$1,900. Most had increases between 12-18% with total 2019 tax bills running from a low of \$7,900 up to the mid-\$9,000's. While more research needs to be done on valuations, and especially the revaluation process, tax increases are a direct result of that revaluation process. Recent sales include homes in the mid-\$300,000 range with at least one at more than \$400,000.

**Windchimes** ~ There are just under 30 homes at Windchimes. The tax bills run in the mid-\$8,000's to the low \$9,000's, so the valuations are likely somewhat similar to those at The Pines and Stone Sled Farm. The highest increases were around \$1,200 for less than a handful of homes, reflecting increases in the 17-18% range. The majority had increases in the \$900-1,000 range. Recent sales include homes in the mid-\$300,000 range.

**Stone Sled Farm** ~ Only one property has ever been bought or sold in this 44-unit condominium association at a price above \$400,000. However, 10 properties were just assessed over \$400,000. 31 condos had increases over 30% with three jumping over 45%.

One unit went from an assessed value of \$280,300 in July to \$409,000 this fall for a \$129,000 value increase. Another went from \$339,500 to \$456,000 for a \$117,000 jump in assessment of 34%.

The inequality can be seen when compared to the homes in Bow some seniors sold to downsize into an over-55 community in Bow. One homeowner was taxed \$12,000 a year on their Bow home a mile away but now in Stone Sled Farm they are taxed \$10,000 a year for zero lot ownership and half the square footage they formerly had.

Another homeowner, who will be appealing her assessment, said "We pay for water from our own well; pave our own streets; plow our own streets; pay for our own trash removal and have no kids to burden the schools. We pay \$306 per month or \$3,672 a year for the above services as a maintenance fee other homeowners don't bear. And we have no tennis court, pool or clubhouse."

### DISPARITIES ELSEWHERE

While many condo owners at Stone Sled Farm are faced with tax increases of \$2,000 or more, some individual homes in Bow with multiple bedrooms, baths and other luxury features (like swimming pools) did not have their valuations increased, which means that their owners are paying lower taxes. By comparison, a condo owner at Stone Sled had a \$2,500 (31%) tax increase on their 1,800 square foot condo, but the larger home in Bow they sold in 2014 had just a small increase of around \$500 – yet has double the bedrooms and bathrooms (4 of each), double the square footage, and a large inground pool. The tax bill for the condo now exceeds the tax bill for the much larger home.

### APPEALS

Many appeals will be filed in Bow after taxes are paid first. An application for abatement must be obtained from the Assessing Department in the Municipal Building. The first step is to ask the Board of Selectmen to abate and this must be done before March 1, 2020.

If it is found that the application has merit, an abatement of taxes will be issued. If a taxpayer is still dissatisfied after the decision of the Selectmen, they may file with the Board of Tax and Land Appeals in Concord or the Superior Court, but not both, prior to September 1, 2020, and they will decide the case a year or more later.



Merrimack County Savings Bank is collecting cold-weather mittens, hats, scarves and gloves from now through December 31, 2019.

## MERRIMACK HOSTS ANNUAL MITTEN TREE DRIVE AT ALL OFFICES

With cold weather moving in and the holidays approaching, the Merrimack County Savings Bank (the Merrimack), will collect mittens, hats, gloves and scarves for their annual Mitten Tree drive. A donation of \$2 for every item collected through December 31st will be evenly divided and awarded to Friends of Forgotten Children, Hopkinton Food Pantry, Hooksett Food Pantry and Nashua Soup Kitchen and Shelter.

New handmade or store-bought mittens, hats, gloves and scarves can be dropped off at Merrimack branch locations. Non-profits in need of mittens, hats, gloves and scarves should contact the Bank office closest to them. A complete list of offices and hours are available at [themerrimack.com](http://themerrimack.com).

"The Mitten Tree is a simple way for community members to get in the spirit of the holidays by helping those in need of food and warm winter accessories," said Linda Lorden, President of the Merrimack. "We look forward to contributing to food pantries and organizations in Concord, Bow, Contoocook, Hooksett and Nashua."



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# THE Music LADY

FOR THE LOVE OF MUSIC

## A TRIBUTE TO THE JORDANAIREs

When you listen to the music of Elvis Presley, have you ever noticed the lush, rich harmony of his backup singers on all of his recordings? How about that SAME rich harmony behind Patsy Cline when she sings “Crazy,” or behind Ricky Nelson when he sings “Poor Little Fool,” or behind Johnny Cash, or Dolly Parton, or Eddy Arnold, or Red Foley, or Conway Twitty, or George Jones, or Tennessee Ernie Ford? It might surprise you to know that it is the SAME quartet that provided the vocal background for all of these famous singers. Today we pay tribute to one of the most under-celebrated demographics in the music world: the backup singers. And the premier backup singers of the 20th century were The Jordanaire.

The Jordanaire began as a gospel quartet in 1948. When Elvis Presley heard them sing “Peace In The Valley,” he asked them to sing with him. They sang with Elvis in live performances and for recordings from 1956-1972. Their reputation grew and many other country and rock ‘n’ roll singers signed them up to provide the backup singing on their recordings. Even though The Jordanaire accrued no Gold or Platinum albums of their own, they have appeared on more multi-million selling albums than any other musical artists in the world. They were in great demand and had consistent work every day for decades.

Since they began in 1948, there have been many members of the quartet who have left and been replaced over time. The Jordanaire’s story ended in 2013 when Gordon Stoker, who was the tenor, leader and owner of the group, died. He was 88 years old, and had made the decision that the group would end upon his death.

For 40 years, The Jordanaire were the most legendary of all backup groups in musical history. As Gordon Stoker said shortly before his death, “It was a wonderful run.”

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# Talking Trash

by Danielle Ruane

## WRAPPING UP THE HOLIDAYS

The holidays are a great time to give gifts and be grateful, but it also means mounds of wrapping paper and discarded packaging that generate waste. It is estimated that we throw away 25% more trash from Thanksgiving

to New Year’s Day than any other time of year. With the new restrictions on items that are accepted by single stream recycling facilities, it can become challenging to determine which items should be placed in the recycling tote. Here is a holiday waste guide, and a searchable recyclopedia is available on <https://recyclesmartma.org/> to help answer other questions.

**GIFT WRAP AND TISSUE PAPER:** It was rather shocking to learn that most gift wrap is NOT recyclable. Any gift wrap that is textured, embossed, coated, shiny, glittery or foil-trimmed cannot be recycled. Tissue paper is also not recyclable. The only wrapping paper that should be recycled is Kraft paper or other uncoated paper. The good news is that Kraft wrapping paper is sold at most stores, and some stores such as Target and IKEA sell it with holiday patterns. Wrapping paper from larger presents and tissue paper can be easily reused by folding and saving it for future gifts.

**GIFT BAGS:** Paper gift bags with NO metallic inks, foil, wire, or glitter can be recycled. All other gift bags should be reused or, if damaged, can be thrown in the trash. If you are not sure whether the gift bag can be recycled, the safest choice is to place it in the trash to avoid contamination. The string handle should be removed from your paper gift bag before placing in the recycling tote.

**RIBBONS AND BOWS:** Ribbons and bows are not recyclable, but most can be reused. It is important to avoid putting them in the recycling tote because these are “tangles” that damage machinery at single stream recycling facilities.

**HOLIDAY GREETING CARDS:** Greeting cards and envelopes can be recycled unless there is metallic ink, foil, glitter or other embellishments on them, in which case, they should be placed in the trash. Greeting cards printed on photographic paper are not recyclable.

**PLASTIC PACKAGING:** Unfortunately, a large number of items are now sold in plastic packaging that is not accepted for recycling. Plastic packaging such as rigid plastic packaging (the type that is impossible to open without a scissor), blister packaging and plastic inserts are not allowed in the recycling tote. The best guideline for recycling plastic is to only recycle items that have a lid or a cap. For additional questions on plastic recycling, please visit the recyclopedia at the website listed above.

**PADDED ENVELOPES:** Padded envelopes are not recyclable and should be placed in the trash.

Please help spread the word about these holiday recycling tips, and have a safe and enjoyable holiday!

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*Happy Holidays*





## BOW POLICE LOG

### NOVEMBER 2019 ARREST LOG

**11/01** Christina Lariviere, 34, Londonderry, was arrested on a warrant for theft by unauthorized taking

**11/02** Christopher Rimmel, 47, Manchester, was arrested for receiving stolen property; Joseph Corney, 25, Bow, was arrested on a warrant for conduct after an accident; Nachaat Taban, 20, Penacook, received summonses for driving after revocation/suspension, and suspended registrations

**11/03** Gavin Kwon, 19, Concord, was arrested for driving under the influence, resisting arrest/detention, operating without a valid license, and two counts of possession of controlled drugs; Kyle Merz, 20, Boscawen, was arrested for allowing an improper person to operate; Jessica White, 27, Manchester, received summonses for driving after revocation/suspension, and suspended registrations; Fadia Haddad, 31, Manchester, received summonses for driving after revocation/suspension, and suspended registrations; An adult was taken into protective custody for an involuntary emergency admission; Nicole Beaulieu, 31, Manchester, was arrested for driving after revocation/suspension, and possession of a controlled drug

**11/04** An adult was taken into protective custody for an involuntary emergency admission

**11/06** Dana Martin, 46, Salem, received a summons for driving after revocation/suspension

**11/08** Shane Greenlaw-Alvarado, 25, Concord, received a summons for driving after revocation/suspension

**11/09** An adult received a summons for possession of marijuana; Rebekah Mitchell, 31, Salem, was arrested for aggravated driving under the influence, disobeying an officer, reckless operation, and yellow/solid line violation

**11/10** Caitlin Handy, 22, Bow, received summonses for driving after revocation/suspension, and suspended registrations

**11/15** Jesse Tripp, 28, Concord, received a summons for driving after revocation/suspension; Jacob Whorf, 24, Manchester, received a summons for driving after revocation/suspension; Joshua Ingram, 25, Concord, was arrested for criminal trespass

**11/17** Alexis Brown, 18, Manchester, received a summons for driving after revocation/suspension; An adult was taken into protective custody for intoxication; Hamisi Ndikumwenayo, 23, Manchester, received a summons for driving after revocation/suspension

**11/21** Cody Iverson, 22, Hooksett, was arrested on a bench warrant for abandoning a vehicle

**11/22** An adult was taken into protective custody for an involuntary emergency admission; David Ballard, 67, Northfield, was arrested for driving under the influence; Damien Armendariz, 26, Epsom, was arrested on a warrant for disobeying an officer, and driving after revocation/suspension

**11/23** Benjamin Stockwell, 29, Belmont, was arrested for two counts of receiving stolen property

**11/24** A juvenile was arrested for unlawful possession/intoxication; Jonathan Sutera, 18, Dunbarton, was arrested for unlawful possession/intoxication

**11/25** Kenneth Thompson, 33, New Hampton, received a summons for driving after revocation/suspension; Christopher Taylor, 52, Pembroke, was arrested for driving after revocation/suspension

**11/26** Nicole Wise, 24, Manchester, was arrested for stalking; An adult was taken into protective custody for intoxication

**11/28** Lindsay Leclerc, 26, Concord, was arrested on a bench warrant for operating without a valid license; Daniel Sarith, 30, Lowell, MA, was arrested for driving under the influence, and open container

**11/30** Javon Brooks, 19, Concord, received a summons for reckless operation; Sincere Thomas, 20, Concord, was arrested on a bench warrant for unlawful possession/intoxication; John Georgeopoulos, 56, Manchester, was arrested for driving after revocation/suspension, and a warrant for shoplifting/larceny; Paul Frasca, 51, Manchester, was arrested for two counts of possession of controlled drugs; Carole Wentworth, 40, Manchester, was arrested for driving after revocation/suspension; Nathan Wentworth, 39, Manchester, received a summons for allowing an improper person to operate

## SOMETHING TO MULL OVER THIS WINTER

by Nicole Habib, Wine Editor



As a beverages industry professional, this is difficult for me to admit: The first time I ever attempted mulled wine, the results were hard to drink.

Foregoing the instructions on the mulling spice packet – it's just like making cider, right? – I cheerfully simmered a bottle of red wine with the contents

of a whole packet. The resulting concoction was too dry, too spicy, and bordering on bitter. Though I did polish off my cup. (My wonderful mom politely sipped hers, then, I believe, feigned mild inebriation to avoid finishing.)

Of course, I neglected to read in the packet's recipe that you only needed a couple of tablespoons of the spice mix, not to mention there was a required addition of sugar or honey (and a little spirit, if you're so inclined).

That was quite a few years ago now, and since, I've been on a bit of a personal mission to make my perfect mulled wine. But before I began, I wondered: Where did mulled wine come from, anyway?

Unsurprisingly, it was the Greeks who pioneered the technique of adding spices to wine. Believing it held restorative powers, they called it hippocras, after Hippocrates, the Father of Medicine. The Romans followed (as they usually do), but they were reportedly the ones who began warming the wine, to help centurions stave off the cold of winter during their endless marches of conquest. And as their empire spread, so did the drink.

Historical factoids tucked neatly away, I began my recipe research. As with anything now, just Google it, and you're overwhelmed with avenues to explore. Clementine oranges are best; you have to use Meyer lemons; Ceylon cinnamon adds the perfect amount of warmth ... come on, who has time for that?

But after years of tinkering, I think I finally came across my favorite iteration. And here's how it's done ...

First, pick the right bottle of wine. Most recipes call for "1 bottle of dry red wine." But I've found really tannic reds – Cabernet Sauvignon in particular – aren't a good choice. Heat emphasizes tannins, which make the wine taste drier and even unpleasant, despite the addition of spices and sugar. Better to stick with a wine that's likely to be softer from the get-go, like Merlot, California Pinot Noir, a California red blend, or even Zinfandel (which, by the by, has one of the highest natural sugar contents of all the wine grapes).

Now, line up your other ingredients: mulling spices, sugar, and spirit. The mulling spices are easy enough to come by, but it's the sugar and spirit components that I've really done the most experimentation with. Instead of granulated sugar or honey, I like to make a simple syrup using a boiled mixture of white sugar, ripe pears, star anise, cinnamon sticks, and vanilla extract. I find it adds a bit of flavor complexity to the final drink.

Lastly, the spirit. I prefer using mid-priced brandy – a spirit made with distilled grapes. It's smooth but has a bit of bite, plus its got its own note of spice from barrel aging. (And, this time of year, I usually have some on hand for adding to the egg nog.) Stay warm – and enjoy!

#### Hot Mulled Wine

1/2 cup brandy

1/2 cup vanilla spiced pear simple syrup

1 bottle red wine

2 TBS mulling spices

Combine liquids in pot, add mulling spices in tea diffuser or tied-off cheesecloth. Bring to gentle simmer (avoid a rolling boil!). Turn heat down to low and let sit 5 mins. Remove from heat, pour into mugs; garnish with clementine slices, whole star anise, or a cinnamon stick. Makes 4-6 servings.

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Concord-Manchester Electric Car at the Pines on Hall Street about 1920.



## The Bow Times can be picked up at these 30 locations!

|                              |                                  |
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| Dimitri's Pizza              | Tucker's Restaurant              |
| Dunbarton Town Office        | Veano's, Manchester St.          |
| Everyday Café                | White Rock Senior Center         |

## The Bow Times

### STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION

NAME: The Bow Times

FREQUENCY OF ISSUE: Monthly

PRINTER: Seacoast Media Group, Portsmouth, NH

PUBLISHER: The Bow Times, LLC

EDITORS: Charles G. and Debra M. Douglas, 40 Stone Sled Lane, Bow, NH 03304

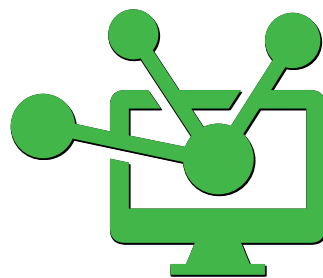
CIRCULATION: 3,126 Mailed Pre-Paid Stores and other sites: 1,300; Total = 4,426

PERCENT PAID OR REQUESTED: 99%

BONDHOLDERS, MORTGAGEES: None

DATE: December 2, 2019

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