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CLERK'S FILING and ELECTION DATES ANNOUNCED

Listed below are the dates for the 4 elections coming up in 2020. All 4 elections will be at the Community Center from 7:00 AM – 7:00 PM.

PRESIDENTIAL PRIMARY - TUESDAY, FEBRUARY 11, 2020 TOWN ELECTIONS - TUESDAY MARCH 10TH STATE PRIMARY - TUESDAY SEPTEMBER 8TH GENERAL ELECTION - TUESDAY NOVEMBER 3RD

The last day to change party affiliation **before the Presidential Primary was October 25, 2019.** You now must wait until after the Presidential primary election to change party.

Last date to register to vote before the Presidential Primary is January 21st till 4:00 PM at the Town Clerks office or between 7:00 PM -7:30 PM with the Supervisors of the Checklist in Room B at the Town offices. You can also always register on election day at the polls.

Absentee ballot request forms are available on the Town Website, at the Town office or the NH Secretary of State website. Absentee ballot request forms can be mailed, emailed or faxed to the Town office. Overseas and military personnel have to fill out the FPCA voter registration forms to get their ballot by mail or email. The forms are available at https://www.fvap.gov/eo/overview/materials/forms.

Absentee ballots can be picked up or dropped off in person till 5 PM at the Town Clerk's office until 5:00 PM on Monday, February 10th. Absentee ballots can be received by mail until 5:00pm on Tuesday, February 11 Election day. (Continued on page 3)

HOPKINTON - CONTOOCOOK NEWS ON PAGES 15-16

BUDGET COMMITTEE REVISING TOWN AND SCHOOL BUDGETS

January is the start of twice a week meetings by the Budget Committee as it seeks to fine tune and reduce over \$40,000,000 in spending proposals by town and school district officials.

Property Taxes

The property tax rate for 2019 was set by the NH Department of Revenue at \$26.21 per \$1,000 of assessed value. This is a drop of \$1.57 from the 2018 tax rate. Taxes rose due to the townwide reassessment.

The net amount of funds to be raised by property taxes for the Town portion of the rate went down just over \$350,000, but the net amount to be raised by the School District went up almost \$1.8 million.

School Spending

The schools propose a general fund budget of \$30,264,768 for a 4.6% increase over the current budget by \$1,235,644. Salaries are \$15,502,281 and benefits add 50% to that figure or \$7,857,813. Benefits alone are up 3.34%. Compensation for the Superintendent now exceeds \$200,000.

The schools have not instituted the cost savings health insurance plan the town put into effect two years ago. Thus health insurance for school employees is up 9.6%.

Eight new full-time positions are requested though some lesser paid special education aides are eliminated. The schools employ over 300 people most of whom do not live in Bow and thus are not taxed here.

With State aid and tuition paid by Dunbarton and Hooksett the net tax impact is \$154,977 according to the Superintendent's Proposal to the Budget Committee this month.

School Bonding

The 2019 Capital Improvements Plan (page 6) suggests the following: "Renovation of the Bow Elementary School, which the Committee, for planning purposes, has estimated at a cost of roughly \$10,000,000 and to take place in fiscal year 2021-22. The Committee suggests using \$1,700,000 from Capital Reserve funds and bonding the remaining \$8,300,000 for a period of 15 years. Bond rates currently range from 1.62% To 3.50% so the Committee estimated the rate at 2.5% for planning purposes. This would result in an annual payment starting at \$753,917 and declining over subsequent years."

That ten million dollar CIP number was based on including new roofing for the 40 year old structure but roofing costs do not appear in the school's proposal #1 (Bow Times, page 1, November 2019 edition).

On December 19, 2019, the School Board voted to approve School Warrant Article 4 for Option #4 described in the above article in this paper (plus roofing). It would take \$700,000 from capital reserve funds for "design work" only and not construct anything. (Cont'd to page 3)

TOWN'S FORMER EXPERT BARELY SURVIVES SANCTIONS

Looking back to the front page story in April 2019's Bow Times about utility appraiser Skip Sansoucy, the issue of sanctions was then pending before the three person Ohio Board of Tax Appeals.

Utica East Ohio Midstream had appealed the high value George E. "Skip" Sansoucy had placed on its facility in Adams County, Ohio. After prevailing, the company asked for sanctions against Sansoucy and last summer the three member Board considered the matter.

Utica had argued "that the repeated nature of Mr. Sansoucy's misconduct merits an unusual and extraordinary sanction—suspension from appearance before this board as an expert witness for a period of years. "Mr. Sansoucy argued, in response, that any mistake made in his report or testimony was not deliberate and that sanctions were not warranted.

Said the board majority:

"We note with importance that, due to "voluntary dismissal of the appeal, we will not reach the merits of Mr. Sansoucy's work product and testimony and their bearing on the merits of this matter. If we had reached the merits, this board likely would have agreed with Utica that the inconsistencies and misrepresented facts in Mr. Sansoucy's report and testimony raise serious concerns about the credibility of his work product and ultimate conclusions as to real property value in this matter. And, indeed, this board likely would not have relied on Mr. Sansoucy's appraisal of the property as a result of such concerns."

Two of the three members concluded that his behavior went to Mr. Sansoucy's credibility as an expert witness and to the reliability of his ultimate conclusions, but did not warrant sanctions by the board.

The dissenting board member said that "Mr. Sansoucy has held himself out to be an expert; however, I find it difficult to believe an expert would not be able to determine which systems were located on the site if he had reviewed documents and inspected the facility as he repeatedly testified to. This board's sanction rule gives us express authority to protect Ohio taxpayers and taxing authorities from known unscrupulous witnesses rather than keeping such knowledge to ourselves. We should exercise such authority here."

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EDITORIALS

\$700,000 FOR DESIGN COSTS AT THE ELEMENTARY SCHOOL NEEDS STUDY

Remember the debate over the Safety Center that started out at \$7,700,000 at the 2013 Town Meeting? Hundreds of thousands of dollars cost for architects and engineers was loaded into the project. After the voters spoke two years in a row the concept of a much cheaper design/build project was approved at a price of only \$4,300,000 for a huge savings.

Starting out with an opening bid of \$10,000,000 (plus 15 years of interest on the bonds) the School's Superintendent wants \$700,000 just for architecture and engineering work to be voted in at the March 13 Annual School Meeting.

The plan he proposed as Option 4 is loaded with overhead as set forth on page 3 of the November edition of The Bow Times:

Architecture and engineering fees \$ 740,000

Construction manager fee \$ 380,000

Owner's contingency fee - 5% \$ 500,000

Owner's project manager \$ 100,000

TOTAL \$ 1,720,000

Most of this can be eliminated or reduced by doing what was done with the Public Safety Building by which bidders present their designs and the winner gets to build it. The handout for the 2016 Town Meeting showed a bonded amount of \$4,000,000 but most important to note was that the architect's fees and all contingencies came to only \$330,000, which is a far cry from \$1,720,000 in the high cost model the School Board wants. No wonder the town voted 428-128 to approve design/build in 2016.

COST OF NEW CLASSROOMS

The Board's plan has new classrooms figured at \$250 a square foot. A classroom is not as complicated to build as a house. The average cost per square foot for a house is only \$143.34 according to the N.H. home construction website ProMatcher.

Again a competitive design/build bidder will drive the cost down well below \$250 a square foot.

SCHOOL POPULATION VARIES OVER TIME

No professional demographic study was done to justify either four, six or any new elementary class-rooms. Population growth predictions for Bow can be found at page 58 of the 2019 Capital Improvement Plan:

Population 2020: 7,842
Population 2025: 8,065

That is a net gain of men, women and children of only 223, hardly the basis for an ongoing future surge in the BES.

What about resident births in Bow? That number has reflected the national demographic changes. In 1992 there were 85 children born in Bow. By 2016 there were only 26 rising to 39 in 2018. Again hardly a 6 classroom surge of kids. And just five years ago Duane Ford said in that May 2015 report that BES had an enrollment of 416 students. That was "the lowest enrollment... in recent memory and perhaps ever," based on data back to 1999.

CONCLUSION

This year the town needs to fund paving and equipment purchases that were long deferred while saving up a kitty to pay back Public Service Company. Also the tax shock due to reassessment should cause the School Board to hit the pause button.

Before we spend \$700,000 and get no repairs but a \$10,000,000 obligation going forward why not proceed with the roof and HVAC work this summer? There is \$1,700,000 sitting in capital reserve and the work could be done while school is out. To repeat the Safety Center cycle makes no sense. But as philosopher George Santayana said a century ago, "Those who cannot remember the past are condemned to repeat it."

CIVICS SURVEY SOUNDS THE ALARM ABOUT COLLEGE STANDARDS

The National Opinion Research Center at the University of Chicago recently tested the civic knowledge of a nationally representative sample of Americans with a series of questions on foundational events in U.S. history as well as political principles.

20% of college graduates believe either Alexandria Ocasio-Cortez (D-NY), a freshman member of the current Congress, or the late President Lyndon Johnson was the architect of the New Deal – a series of public programs enacted by President Franklin D. Roosevelt in the 1930s. Even more alarming, fewer than half of college graduates surveyed could correctly identify the term lengths for members of Congress – in a multiple choice question. And only 19% of college graduates correctly answered that the 13th Amendment freed the slaves in the United States.

According to the American Council of Trustees and Alumni, "these results are tragic, but not surprising. Only 18% of colleges and universities require students to take a course in American government or history. With training in basic civic and historical knowledge removed from the classroom, the future of our democracy is tenuous. Colleges and universities must reverse the steady deterioration in academic standards by requiring all students to gain a fundamental understanding of our nation's history and political institutions."

Chuck Douglas For a free press, je juis Charlie

(Continued form page 1)

TOWN ELECTIONS:

TUESDAY MARCH 10th at the COMMUNITY CENTER from 7:00 AM - 7:00 PM

The filing period for the 2020 Municipal Elections runs from Wednesday, January 22, 2020, through Friday, January 31st, 2020. Candidates filing on the last day of the filing period are required to do so in person at the office of the Town Clerk. The deadline for registering to vote at the Town Clerk's office prior to the Town elections is Friday, February 28th, 2020 or with the Supervisors on Saturday, February 29th, 2020 in Room B at the Town offices between 9:00 AM and 9:30 AM.

OFFICES OPEN FOR MARCH 10, 2020, ELECTIONS

Organization	Office	Number of Openings	Term Duration (in years)
Baker Free Library	Library Trustee	1	5
Bow School District SAU 67	School Board Member	2	3
Bow School District SAU 67	School District Moderator	1	3
Bow School District SAU 67	School District Treasurer	2	3
Town of Bow	Budget Committee Member	2	3
Town of Bow	Selectman	1	3
Town of Bow	Supervisor of the Checklist	1	6
Town of Bow	Trustee of Trust Funds	1	3



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(Town and School BudgetsContinued form page 1)

Town Spending

Less controversial by far, the town operating budget proposed by the Town Manager is \$11,661,270 which is less than the current budget of \$11,739,325.

However, warrant articles would add \$5,261,754 to that figure. The major items are capital outlays of \$2,646,719 for the Dunklee Road bridge and work on the road's intersection with Route 3-A. For the Dunklee Road project \$807,832 will come from monies already in the capital reserve fund and \$1,845,386 in State Highway and Bridge Aid.

Five miles of paving is estimated to cost \$509,000, a new salt shed weighs in at \$275,000 and \$480,220 is for 3 new trucks for the Public Works Department.

The net tax increase comes to \$1,272,061 for the town budget warrant articles recommended by the Manager but subject to revision by the Budget Committee.

TOTAL OF NEW SPENDING RESULTING IN TAXATION:

Schools (net):	\$ 154,977
School bond payment for one year:	\$ 753,917
Town	\$1,272,061
TOTAL	\$2,180,955

JANUARY SURVEY

QUESTION

The School Superintendent has recommended \$10,000,000 for the Bow Elementary School.

DO YOU FAVOR (Pick ONLY one)

- Repairs and renovation at a cost of \$2,376,000 without a bond?
- Six new classrooms plus renovations of \$10,000,000
- No action this year

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



BOW POLICE HAVE A BUSY 2019

Year-end Statistics

Offense reports	405
Arrests	430
Follow ups	263
Stops	2,772
Motor Vehicle Collisions	119
Assist Fire Dept.	582
Burglar Alarms	336
Burglaries	6
Sudden Deaths	7
Sexual Assaults	6
K-9 Tracks	14
Suspicious Persons	186
Suspicious Vehicles	432
Suspicious Activity	109
Domestic Violence Order	20



VOL 27, NO. 1 JANUARY 2020

SPRING TERM BEGINNING!

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Learning for the fun of it!

What's Happening in OLLI?

by Jacki Fogarty

OLLI at Granite State College, which offers classes for adults age 50 and up in two terms, is preparing to open registration for its spring term on February 3. As always, volunteer members of the Curriculum Committee have sourced experts in a wide variety of fields to develop and present courses between mid-February and mid-June.

DID YOU KNOW that OLLI, a program of Granite State College, offers noncredit courses which are not a product of the college's academic staff? While Granite State supports OLLI with expertise in IT, finance, marketing and management as well as supplying classrooms, parking and supplies, one thing Granite State College does not provide is OLLI's curriculum.

In fact, in Concord, a team of a dozen volunteers thinks up the ideas (with many ideas submitted by the membership), finds qualified people to teach the course, schedules the classes, coordinates the descriptions of the courses for the course catalog and collects and analyzes evaluations to inform the next term's selections. Moreover, those instructors develop their courses and handout materials, then present the classes, also on a volunteer basis.

Amazingly, this same process is carried out in much the same way at each of the other three learning sites, Manchester, the greater Seacoast area and Conway. Members are able to attend classes at any site. Classes are open to nonmembers, but the \$20 discounted price is available only to members.

So, with the Fall term ending just a month ago, members are looking forward to the beginning of the Spring term a month from now. 77 courses will be offered in Concord this spring, covering topics including: history, literature, politics, science, arts (both hands-on and observational), performing arts, culture and sociology, legal, environmental, finance, health and wellness, retirement living, fitness and, of course, the very popular tours outside of the classroom to sites in and around Concord.

The Spring Catalog is available and all courses are posted online at OLLI's website, olli.granite.edu. OLLI's Spring Class 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.

Coming up in January is a Game Day, on January 23. And A Mug 'n' Roll is planned in February, shortly after the first-in-the-nation presidential primary, in which the theme will be New Hampshire Firsts.

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.

Information about OLLI is available online at olli.granite.edu.



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BOW GARDEN CLUB

by Joyce Kimball

YOU'RE INVITED

The Bow Garden Club has just completed its 55th year as an organization and contributor to the community. We are proud members of the New Hampshire Federation of Garden Clubs, Inc., New England Garden Clubs, Inc. and National Garden Clubs, Inc. As a member of these organizations, we have access to helpful resources, grants and networking.

Our mission is to encourage interest in all phases of gardening and horticulture; to aid in the protection and conservation of our natural resources and to assist in



Lorraine Dacko, 2019-2020 Bow Garden Club President

the beautification of our community, we are a social club as well. We enjoy getting getting together as a monthly group April through June and September through December to hear various speakers and to enjoy excellent food buffets that are part of each monthly membership meeting. We participate in other activities during the *down months* – an annual Progressive Dinner and Garden Tour for Members Only in July and the *Books In Bloom* event in concert with the Baker Free Library in August.

We represent all ages and 10% of our current membership of 60 people are now men! There is truly something for everyone at the Bow Garden Club. So why not come and check us out for yourself in the new year. There is no obligation. Attend a meeting or two, enjoy the evening and all it has to offer and then decide if the Bow Garden Club is for you.

Members of the Executive Board are currently planning the club's schedule of speakers and programs for next year. Please visit our website at www.bowgardenclub.org to learn more about us or contact our Club President Lorraine Dacko at 774-3596 or ldacko@gsinet.

2019 PAJAMA PROJECT

This year we collected 337 pairs of new pajamas as well as a many new books for bedtime reading. Pajamas were sorted by gender and size, and donated to the **Family Promise of Greater Concord**. Age-appropriate books were given to the **Bow Human Services Department** to give to children of the families receiving Thanksgiving baskets from their department this year. We would like to thank the good citizens of Bow for their generosity in making our program a success.



A carload of pajamas and books heading off to make a lot of children just a little warmer and a little happier this year.

THOUGHT FOR THE DAY

"I never considered a difference of opinion in politics, in religion, or in philosophy, as a cause for withdrawing from a friend."

Thomas Jefferson



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WILL 2020 BE THE YEAR YOU MAKE THE TRANSITION FROM RENTING TO OWNING?

6 TIPS FOR SAVING FOR YOUR DOWN PAYMENT The American Bankers Association suggests the following tips:

1. 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. Not sure where to start? Attending a first-time homebuyer seminar can be extremely helpful, or check out the many resources available online.

2. 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.

3. 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.

4. 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.

5. 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.

6. CELEBRATE SAVINGS MILESTONES

Saving enough for a down payment can be daunting, but with time and planning, you can reach your goal. 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. Making a few sacrifices now can secure your future as a homeowner and will enable you to break free from the cycle of renting.

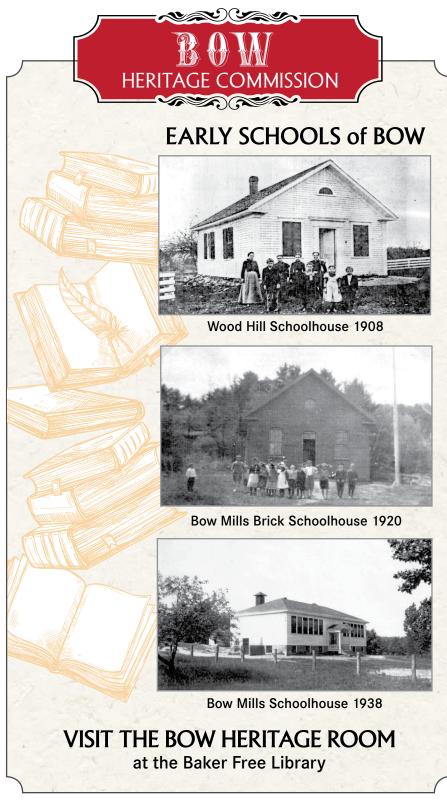
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IF YOU WANT TO KEEP GOVERNMENT IN CHECK SUBSCRIBE TO A NEWSPAPER

VOL 27, NO. 1 JANUARY 2020

by Chuck Douglas

The above was the title of an OpEd written by Andrew Cline last July and published in the Union Leader. He is a former editorial writer and is now President of the Josiah Bartlett Center for Public Policy in New Hampshire.

Cline pointed out that recent studies show that less media scrutiny leads to higher government spending. In a 2018 study, professors at the University of Notre Dame and the University of Illinois at Chicago

looked at 1,596 newspapers in 1,266 counties from 1996 to 2015. They found that municipal borrowing costs increased in communities that lost newspapers.

"You can actually see the financial consequences borne by local citizens as a result of newspaper closures," one professor said.

Last year 3,000 journalists were laid off nationally with a total of 39,000 gone between 2008 and 2017 according to the Pew Research Center.

An Associated Press analysis of data compiled by the University of North Carolina found more than 1,400 towns and cities in the U.S. have lost a newspaper over the past 15

years. Many of those are in rural areas, often with an aging population. The Associated Press study last March said "the loss of a reliable local news source has many consequences for a community. One of them is the inability to act as a watchdog over the actions of government agencies and elected officials."

The A.P. said "newspapers typically have played the lead role in their communities in holding local officials accountable. That includes filing requests to get public records that shine a light on government action or inaction – or even filing lawsuits to promote transparency."

UNC Professor Penelope Abernathy, who studies the news industry, said local information "is what you are missing when you don't have someone covering you and bringing transparency or sunlight onto

government decisions and giving people a say in how those government decisions are made."

"The absence of a local newspaper playing a watchdog role also can translate into real costs to a community and its taxpayers," said the A.P.

Researchers from the University of Illinois at Chicago and the University of Notre Dame found that municipal borrowing costs increase after a newspaper ceases publication. They also found the increase had

> nothing to do with the economy. Rather, the demise of a paper leaves readers in the dark and emboldens elected officials to sign off on higher wages, larger payrolls and ballooning budget deficits.

> "Our evidence suggests that a local government is more likely to engage in wasteful spending when there is no local newspaper to report on that government," said University of Illinois Chicago's Dermot Murphy, one of the study's authors.

> Luckily for us, New Hampshire is a small state and only 10 counties with each having a daily, weekly or other papers circulating among the voters, who in the town and school

meetings directly decide on taxes and spending.

But the lights can easily go out here as happened to this paper for several years after the Great Recession. The Suncook Valley Sun closed last year after a half century of publishing a weekly in Pittsfield and the daily Laconia Citizen closed earlier.

Historically newspapers played an important role in the Patriocause in the American Revolution. Bartlett Center's Cline closed his piece with some words from one of this State's founders: William Whipple wrote to John Langdon on July 8, 1776: "I must refer you to the papers for news..." and he wrote to John Langdon on June 10, 1776: "Colonel Bartlett sends you newspapers."

Words to live by even today.

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YOUR MINDSET, TIME AND VALUE = YOUR SUCCESS!

by Jim Olson

As we enter a new year, it's safe to bet that a lot of you reading this have recently told yourself it was time to start going to the gym and eating healthier. It's also safe to bet that a lot of you reading this still have not started.

Why do so many of us struggle to get started on a journey toward better health and fitness? It's because we focus too much on the body. If you want to get healthier but continually struggle to get started or stick to a healthy routine, then you don't need another diet - you need a mindset shift.

So how can you shift your mindset about health and fitness and finally see the results that you want? Here are a few tips:

LOOK FEAR IN THE FACE

We often don't start something because we are afraid to fail. In this new year, I want to challenge you to look fear in the face and smack it aside. Success is self-realized. If you look back on your life, it's safe to bet that the things you've succeeded at are those things you've committed to achieving and pursued in the face of fear.



VOL 27, NO. 1 JANUARY 2020

Jim Olson

BE THE MASTER OF YOUR TIME

There's a saying that we're all born, pay taxes and die. I like to think we also live in between. What that time between birth, taxes and death looks like, is up to you alone. It's easy to make excuses and place blame on our circumstances, but at the end of the day, no one values your time as much as you do.

KNOW WHAT YOU VALUE

The secret to sticking to a healthier routine is knowing what your true motivation is. Do you want to improve your stamina to play with your kids or grandchildren? Do you want to live to 100 and spend your retirement traveling the world? It's these deeper wants that will get you to the gym, not how your pants fit.

DON'T BE AFRAID - ASK FOR HELP

There's something so vulnerable about asking for help, but it's the most powerful thing you can do. Your brain is designed to protect you from stress and perceived danger. Getting help from a professional can take the emotion and fear out of the equation and push you past your own limiting beliefs.

RECOGNIZE YOUR UNIQUENESS

You are an individual. You have unique health needs, routines and body. This is why one-size-fits-all health and fitness programs so often fail. It's also why I created Individual Fitness. I recognized that having a partner who meets with you individually, understands your unique needs and can help you overcome your personal mindset challenges is an invaluable resource on your health journey.

If you're ready to start improving your health in 2020, the only thing you have to do is to start thinking differently about your health and fitness. If you're ready to work on your mindset and your health, reach out to us at Individual Fitness to get started.



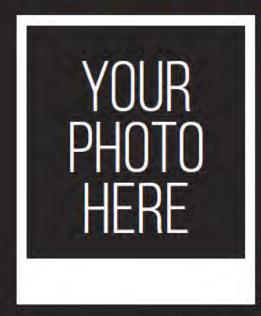
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BAKER FREE LIBRARY NEWS

by Juliana Gallo

ADULT BOOK CLUB ~ Meets 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. To view the Book Talk List of 2020, visit our Website.

January's Book Discussion: The Department of Sensitive Crimes written 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 Whodunits Discussion:

Death at Charity's Point by William G. Tapply

Interested in joining one of our book clubs? Contact Amy at amy@bakerfreelib.org

WINTER STORYTIME SESSION STARTS JANUARY 6TH ~ Juliana and Amelia have been gearing up for a fun-filled Winter Storytime Session. Join us for the next 6 weeks as we explore new books, songs, rhymes and more. For more information, please visit the Children's Page on our website. Registration is not required for weekly Storytimes.

BOOKANEERS BOOK CLUB ~ Thursday, January 16, at 4:00 PM. The Bookaneers is a 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. January's book discussion is The Lion, The Witch and The Wardrobe by C.S. Lewis Registration is required for this event. For more info, contact Juliana at juliana@bakerfreelib.org.

TAKE YOUR CHILD TO THE LIBRARY

DAY ~ Saturday, February 1, from 10:30 AM - 12:00 PM. This nationwide event encourages families and young children to visit their local library. This year, enjoy a "Snow Day" at the Baker Free Library with complimentary treats and hot chocolate, and plenty of winter-inspired crafts and activities! Take part in a scavenger hunt, design a magnet-powered ice skating rink at our craft station, or learn how to make a variety of paper snowflakes. Children aged 6 and older can sign up for a free library card with their parent or guardian's proof of ID, and each child who does so will be entered into a special prize drawing! Registration is not required for this event; all ages welcome.

TINKER TUESDAY ~ Tuesday, February 4 at 3:30 PM. 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. In February, we'll be making our own simple machines in the style of Rube Goldberg. Participants will build a machine designed to perform a simple task, using marbles, ramps, magnets, cardboard and other recycled materials. Registration is required for this event. For more info, contact Juliana at juliana@bakerfreelib.org.

KRAFTS 4 KIDS ~ Wednesday, February 5 at 3:00 PM. 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. This month's craft is Raised Salt Art! Registration is required for this event. For more info, contact Amelia at amelia@bakerfreelib.org.

ADULT CRAFT NIGHT ~ Wednesday, February 5th at 6:00 PM. Create an assortment of chocolates and goodies just in time for Valentines Day. Registration is required for this event. The class is limited to 12 participants. For more info, contact Betsy at betsy@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 4th, Sunday, January 19th & Saturday, February 8th. Bow residents, register in advance by emailing amelia@bakerfreelib.org. 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.

BOOK DONATION DAY ~ The Friends of the Baker Free Library will hold their next donation day on Saturday, January 25th, from 10AM-2PM. If you have any questions about what makes an acceptable donation, please call the library or email betsy@bakerfreelib.org.

GIVING TUESDAY CAMPAIGN ~ The Baker Free Library Foundation concluded it's extremely successful Giving Tuesday campaign on December 31st. Thank you, donors, for your incredible support of the Baker Free Library! For further information about the Foundation please see our website, www.bakerfreefoundation.org. Also, you may donate all year round on-line on our website, or at the library directly.

TAKE A FEW MINUTES TO CALM

(Counselling on Access to Lethal Means)

Suicide is the second leading cause of death for young people ages 15 to 34 in New Hampshire and 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 suicide is a very complex puzzle that requires all of us to work collaboratively to complete the picture. One piece of that puzzle that has proven to be effective is to reduce access to lethal means - particularly firearms and medications.

Please join us for a CALM Workshop Sponsored by the Bow Police Association Bow Safety Center: #7 Knox Road Date: Thursday, January 30, 2020 Time: 6:30-8:00 PM

To register or for more information contact: Chief Margaret Lougee: mlougee@bownh.gov or call 223-3950 (Police Admin)

This workshop is being presented by: Elaine Frank, CALM Director and Elizabeth Fenner-Lukaitis Bureau of Mental Health Services

Three specific CALM steps will be addressed in this workshop:

- 1. Recognizing that an individual or a family member is at risk for suicide and how you can make this determination.
- Explaining how we can reduce the risk of suicide by reducing access to lethal means.
- 3. Discuss specific steps that can be taken to remove or at least reduce access to firearms. medications and other lethal means.

This program is intended for adult audiences. Suicide can be a difficult topic for individuals affected by suicide. If you have any questions or concerns and would like to discuss this program further please feel free to contact Chief Lougee.



THE MAJOR RETIREMENT PLANNING MISTAKES

by Dominic Lucente

Why are they made again and again?

Much is out there about the classic financial mistakes that plague start-ups, family businesses, corporations, and charities. Aside from these blunders, some classic financial missteps plague retirees.

Calling them "mistakes" may be a bit harsh, as not all of them represent errors in judgment. Yet whether they result from ignorance or fate, we need to be aware of them as we plan for and enter retirement.

Leaving work too early. As Social Security benefits rise about 8% for every year you delay receiving them, waiting a few years to apply for benefits can position you for higher retirement income. Filing for your monthly benefits before you reach Social Security's Full Retirement Age (FRA) can mean comparatively smaller monthly payments. Meanwhile, if you can delay claiming Social Security, that positions you for more significant monthly benefits.¹

Underestimating medical bills. In its latest estimate of retiree health care costs, the Center for Retirement Research at Boston College says that the average retiree will need at least \$4,300 per year to pay for future health care costs. Medicare will not pay for everything. That \$4,300 represents out-of-pocket costs, which includes dental, vision, and long-term care.²

Taking the potential for longevity too lightly. Actuaries at the Social Security Administration project that around a third of today's 65-year-olds will live to age 90, with about one in seven living 95 years or longer. The prospect of a 20- or 30-year retirement is not unreasonable, yet there is still a lingering cultural assumption that our retirements might duplicate the relatively brief ones of our parents.³

Withdrawing too much each year. You may have heard of the "4% rule," a guideline stating that you should take out only about 4% of your retirement savings annually. Many cautious retirees try to abide by it.

So, why do others withdraw 7% or 8% a year? In the first phase of retirement, people tend to live it up; more free time naturally promotes new ventures and adventures and an inclination to live a bit more lavishly.

Ignoring tax efficiency & fees. It can be a good idea to have both taxable and tax-advantaged accounts in retirement. Assuming your retirement will be long, you may want to assign this or that investment to its "preferred domain." What does that mean? It means the taxable or tax-advantaged account that may be most appropriate for it as you pursue a better after-tax return for the whole portfolio.

Many younger investors chase the return. Some retirees, however, find a shortfall when they try to live on portfolio income. In response, they move money into stocks offering significant dividends or high-yield bonds – something you might regret in the long run. Taking retirement income off both the principal and interest of a portfolio may give you a way to reduce ordinary income and income taxes.

Avoiding market risk. Equity investment does invite risk, but the reward may be worth it. In contrast, many fixed-rate investments offer comparatively small yields these days.

Retiring with heavier debts. It is hard to preserve (or accumulate) wealth when you are handing portions of it to creditors.

Putting college costs before retirement costs. There is no "financial aid" program for retirement. There are no "retirement loans." Your children have their whole financial lives ahead of them. Try to refrain from touching your home equity or your IRA to pay for their education expenses.

Retiring with no plan or investment strategy. An unplanned retirement may bring terrible financial surprises; the absence of a strategy can leave people prone to market timing and day trading.

These are some of the classic retirement planning mistakes. Why not plan to avoid them? Take a little time to review and refine your retirement strategy in the company of the financial professional you know and trust.

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

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Citations.

- 1 forbes.com/sites/bobcarlson/2019/01/25/5-ways-to-maximize-social-security-benefits [1/25/19]
- 2 fool.com/retirement/2019/12/11/4-steps-to-making-sure-youre-ready-to-retire.aspx [12/11/2019]
- 3 ssa.gov/planners/lifeexpectancy.html [12/11/2019]

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9 Eastview Drive	3 BR	2 BA	1.29 acres	
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Welcome to 2020! The year of clear vision, grounding and stability. I wish you a wonderful new year and look forward to all of the good things coming your way!

The nice thing about this being a year of clear vision is that many times in life we are surrounded by clutter and chaos. This year, those things will be swept away and we will begin to see things in a new light.

This means that we will sometimes be surprised that things we used to trust and believe in now look different to us. You've been through change before. You'll ride through this one as well. Once the veil is lifted and your eyes adjust, and you get over the surprise that you hadn't seen things this way before, you will come to enjoy what you see. You will be refreshed.

It is also a year of grounding and stability, so once you adjust, you will feel much better. You will feel stable and secure - like you are on good, solid ground... strong footing.

When you feel relaxed about things that used to make you feel uneasy you will be more confident. You will be happier with the decisions that you make. Whatever those decisions are you will feel like they are the right ones.



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So, as the changes come up - and they will - embrace them to the best of your ability. Ride through the turbulence and come out on the other side. It is much more beautiful there than here.

Of course you will still be here physically, but your heart and headspace will be so much more beautiful and at peace. So don't worry about the new and different things you see this year. They will be things you come to appreciate and enjoy.

> Wishing you all the best always! **Donna**



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BOW WRESTLERS AND RESIDENTS GIVE BACK



In conjunction with the Capital Region Food Program, the Town of Bow Human Service Department provided holiday meals to 47 Bow families. The Bow High School Wrestling Team and other Bow resident's came together to distribute the food. Photo Eric Anderson.



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IT'S TIME TO ACT - SETTING UP ESTATE PLANNING.

BY BEN KINIRY, ESQ.

If you have been putting off your Estate Planning - it's time to act!

"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.

My primary New Year's Resolution has to do with putting aside time to train for the 2020 Lake Placid half Ironman event while maintaining my status as a good husband and father (wish me luck). What is your New Year's Resolution?

This writing is intended to encourage those of you who have been putting off setting up an estate plan for years, or even decades, to grab this new opportunity to plan. I'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 spouse and friends. This is for the person who in the context of a discussion on the topic would be agreeable and say "yes, I need to get that done" and mean it, but somehow still lets it fall by the wayside. If you are not that



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person, perhaps your New Year's Resolution should be to become that person.

Well, here I am, another voice beating the estate planning drum, hoping to awaken your desire to protect yourself, spouse and family by establishing an estate plan (if you don't know what I mean by "protecting" your family, then there are things you don't know, but should). 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 (a significant part of planning is really about them after all). Will you follow through? I hope you do and wish the new you luck in accomplishing this and any other goals you have for 2020.



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 - we make it our business to explain much of what an estate plan should consist of in our consultations and are always happy to respond to any and all questions our clients have.

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

Also, if you are considering

setting aside time to come in and see us, it may be useful to review last month's article: http://thebowtimes.com/news/wp-content/ uploads/2016/04/elder12-2019.pdf

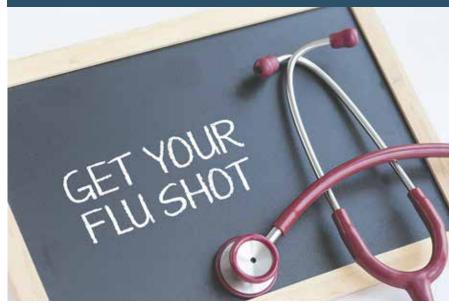
The article is a basic checklist of items to discuss. Feel free to print off the checklist and bring it in with you to help facilitate our conversation.

I look forward to assisting you in achieving one of your most important New Year's Resolutions.

The information provided in this article does not constitute legal advice.







While getting a vaccine earlier in the season is better, there is still a lot of the season to go and vaccination now could still provide benefit. It takes about two weeks after vaccination for antibodies to develop in the body and provide protection against influenza virus infection.

Common sense flu prevention techniques can really make a difference. Frequently wash your hands with soap and warm water. (If water is not available, alcohol-based gels are the next best thing.) If you are sick, cover your coughs and sneezes with the inside of your elbow or a tissue that is then discarded. Also, don't go to work, and don't have your children go to school, when sick.

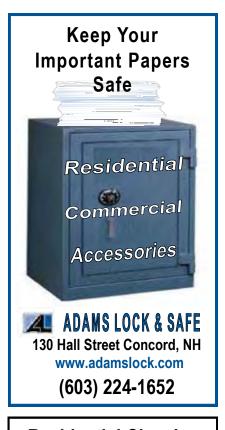
Even if you come down with the illness the vaccine can lessens the severity of the flu and reduces the chance of experiencing complications. Getting a vaccine can also reduce the length of the flu if you do get sick.



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TRAVEL TALK: WHAT TO DO ON THE ROAD

by Chase Binder

I've said it often—Bud and I love a road trip. This is a good thing, since our retirement life now includes traveling from Bow to/from our little winter home in Florida at least once each year. Of course, we could fly (Allegiant from Pease, multiple carriers from Manchester or Boston) but our two Standard Poodles, Maggie and Millie, are normally with us. So, drive it is!

On some trips we stop at favorite haunts like Savannah or Charleston. We've also taken diversions through Pennsylvania and Georgia. But most years we like to "shotgun" straight down I 95—1500 miles, door to door, which we divide into three 500-mile days. With stops for food, dog-walking and the occasional traffic snafu, we spend 9-10 hours/day in the car.

So, what do you do for 30 hours cooped up in a car with your spouse? We know lots of folks who make the same trip. Some chat, some listen to music, some follow public radio. Some subscribe to Sirius and listen to sports, news, or comedy shows.

Bud and I listen to audio-books. We started on our first NH-FL road trip in 2010. We were renting in Key Largo and tried an audiobook by Stephen King set in the Florida Keys, "Duma Key." It was scary, long, and totally mesmerizing. We loved it! But this was before smart phone technology blossomed. We had loaded the book onto an iPod and, though we enjoyed listening, the iPod was frustrating and inconsistent.

We transitioned to audiobooks on CD-feeding them into our SUV's CD player. We soon learned to read the labels, detailing who actually reads the book (some are better than others – so listen to a clip before you buy) as well as the number of CD's and the hours of listening required. We got into Lee Child's Jack Reacher series as well as Carl Hiasson's hilarious Florida-based mysteries. But our library of CD's grew, and prices started edging from \$10 to \$15-17 per book. Once you listen to a



Chase Binder

book... what do you do with it?

Time for another transition! On one trip we discovered a kiosk of audiobooks at the ubiquitous Cracker Barrel restaurants. Rent an audiobook at any Cracker Barrel in the country—and return at any Cracker Barrel in the country. Prices vary depending upon the number of CD's, and rentals require a hefty deposit (\$30-50), but the deposit is immediately returned when you return the book—minus a small rental fee of \$3.50-5.00. We would pick up a book in NH, listen along our route, then find a Cracker Barrel to switch out for another book until we made it to Florida—and do the reverse on the way home. Last year Dan Brown's "Origin" got us all the way from the Cracker Barrel in Londonderry to the one in Fort Myers, Florida.

But the Cracker Barrel's selection is limited. We like to plan ahead, and a friend had been touting the free audiobooks available on web platforms via public libraries and accessed on smart phones, tablets and other devices. In October I popped into Bow's own Baker Free Library to explore the possibility.

It was one of those decisions that changed everything! The librarian explained the process. First, get a library card (free to Bow residents, employees of Bow businesses, and Dunbarton children who attend Bow schools, available to others for a fee—but all must apply in person). Then, download the

two main audiobook platforms, Hoopla and Libby (Overdrive) onto your smartphone. I pulled out my Samsung Galaxy S9, and the librarian took over with a smile. She helped download the two apps and set up my accounts once I had my library card--right then and there! She explained the differences—due dates vary and Libby concentrates on digital books, audio books and magazines while Hoopla offers e-books, audiobooks and movies, music and more. She showed me how to search and borrow and I selected a couple of books—easy! She finished with an explanation of Bluetooth and USB connections in most cars.

After my visit, I ran home and told Bud about my find. We went right out to the SUV, connected the app via my phone and Bluetooth and... it worked!! We borrowed Lee Child's "Past Tense," a Jack Reacher thriller set in

NH, for our November trip to Florida and the app worked perfectly. It kept exact track of where we left off, no matter if we stopped for a puppy pee break or an overnight. The sound was clear. We are converted!

technology Pending any apocalypse, we've made our last transition. Others are getting the message too. Bow Assistant Librarian Amy Bain tells me that Libby/Overdrive had 9,634 downloads in 2019-an 18% increase over 2018. Hoopla had a 23% increase to reach 3,124 downloads. There isn't room to detail all the available offerings and information (such as sources of free e-books on the Internet as well as an extensive in-library audiobook CD collection), but visit www.bowbakerfreelibrary.org to start exploring your options. Then, stop by for a visit. Trust me, whether you're traveling across town or across the country it's worth it!



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Have with The Bow Times

VOL 27, NO. 1 JANUARY 2020



Richard and Judi Goduti of Dunbarton enjoy The Bow Times with Chrissy, their server at Slate's New Orleans Restaurant and Jazz Club in Cape Coral, Florida.

SUDOKU PUZZLE #22 By lan Riensche www.sudokupuzzler.com								
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Use logic and process of elimination to fill in the blank cells using numbers 1 through 9. Each number can appear only once in each row, column and 3 x 3 block.

(Puzzle Answer on p. 23)



SUGAR RIVER BANK ANNOUNCES NEW **BUSINESS DEVELOPMENT SPECIALIS**

Concord, NH - Sugar River Bank is pleased to announce the recent hire of Kimberly Bernash as Business Development Specialist in the Concord area. Ms. Bernash has been in banking for the past 8 years and has served in various banking roles. She lives in Gilmanton with her teenaged son and two rescue dogs.

Ms. Bernash will be working out of our Concord office. She is excited to work closely with those in the community looking to establish or grow a local, personalized banking relationship. Mark Pitkin, President and CEO, stated "The Bank is pleased to have Kim join the Concord branch. With her business development expertise and knowledge of the local community, she is a great addition to our Business Banking team."

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1066 Upper Straw Road	3 Bedrooms / 3 Baths	1,912	3.18	\$364,900
126 South Shore Drive	3Bedrooms / 2 Baths	2,924	1.15	\$375,000
892 Gould Hill Road	4 Bedrooms / 5 Baths	6,751	4.7	\$1,375,000

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Welcome to the
Hopkinton - Contoocook
TOWN CRIER!

VOL 27, NO. 1 JANUARY 2020

by Kathleen Butcher

► CONTOOCOOK FARMERS' MARKET every Saturday 9am-12n at the Maple Street School. SNAP/EBT accepted. For more information, visit facebook.com/ContoocookFarmersMarket.



- **CONCORD REGIONAL VNA** is holding a Senior Health Clinic at Slusser Senior Center on Thursday February 6th from 10 AM-1 PM and at Park Avenue Apartments on Monday, February from 9 AM to 3 PM 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 12n at the Slusser Senior Center (41 Houston Drive next to the Town Library). Suggested donation \$4.

- ► HOUSE OF ART Emily Fischer Field's work is at the House of Art in Contoocook through January. Open Fridays 4-7, Saturdays 10-4 and Sunday 12-4. Emily grew up in Contoocook and works full time as an artist in London England.
- ▶ HOPKINTON HS INTERACT CLUB is hosting it's annual post holiday inside yard sale. All donations will be sold to help raise funds for service projects in Puerto Rico and the community. Please donate anything in good condition except clothing and shoes. Donations are accepted at the High School Front office from January 17-24. The Yard Sale will be January 25th 8am to 3pm. Please note change in dates.



EASY RIDERS 4-H CLUB Congratulations to the new officers of Easy Riders 4-H Club in Hopkinton. President Lily Butcher, Vice President Elizabeth Traften, Secretary Carissa Muller, Treasurer Madison Hamel, Reporter Shaeleigh Meister. Marcia Evans is the 4-H Leader and is available at 746-3884.

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

TOWN OF HOPKINTON POLICE DEPARTMENT

DECEMBER 2019 STATS

2 Arrests 13 Accidents 411 Traffic Stops

ARREST LOG:

- 12/05 Kristin Card, 40, of Hopkinton, NH was arrested for Driving After Revocation/Suspension 2nd and Suspension of Vehicle Registration.
- 12/28 Jeanine Caterino, 34, of Manchester, NH was arrested for Aggravated DUI and License Required, Operate without Valid License.





The unofficial deer kill was 12,144. Down from last year's kill of 14,133 or down 14%, but still 4% above the ten year average. Abundant acorns causing the deer to move around less and frigid weather on key hunting days was a factor.

I was very surprised to hear that Riley's gun shop is closing. They have been a fixture in Hooksett for many years. There's a lot of competition in the firearms market.

Ice fishing conditions are very poor and too much warm weather has not helped. Even on small ponds you should be very careful. Wherever you go, check the ice with a chisel as you walk out and fish with friends. Only on Sunapee Lake are coves frozen. An 8lb. lake trout was taken in one of those coves. On Newfound and Winni the same is true, there is little to no ice in the middle. With more warm weather coming, be very cautious.

On January 2nd I was invited to go fishing, not on the ice, but on the ocean. We sailed out of Seabrook at 7:00 AM with the very reliable Captain Phil Eastman.



We spent the two-hour ride out to Jeffrey's Ledge to keep and/or to rest. The boat was maxed out with 50 brave souls. It was a bit rough but tolerable for most of us. On the Ledge the captain anchored up but with no results. He quickly reset the boat and shortly after our jigs found big Pollock.



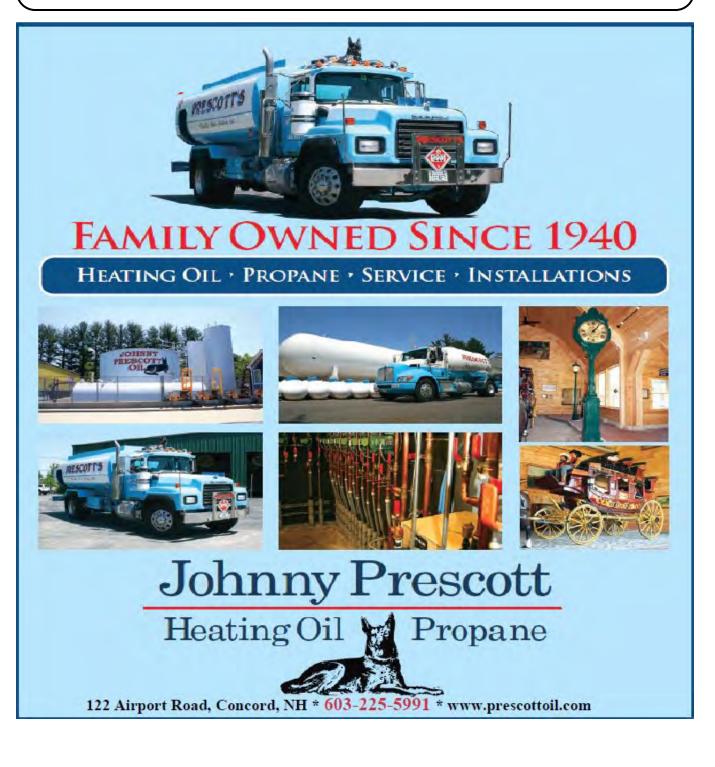
They came in small schools and the action would be hot, and then they would stop again. And so it went. Suddenly, I told Mike that we have a problem. Our tote is full of fish and we have no place to put them! One of the mates came to our rescue with a spare tote. With 45 minutes left to our trip, Captain Phil decided to make a move and end the trip with some Haddock. We took the jigs off and switched to bait. The bait of choice was squid. It wasn't long before we felt the tug-tug of Haddock and ended our trip with several keepers.

The Captain and his crew did a fantastic job of taking care of all our needs. Nicole led the fish cutting operation with speed and professional filleting. It was a quality trip for sure.



Be Safe! RON

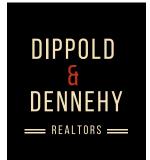




The ARMED CITIZEN

A woman had walked back to her car when she was approached by an older man, who was upset because he thought she was not entitled to have a handicapped parking decal inside her car. The woman told the man she was parked in a paid space rather than handicapped parking. She apparently yelled at the man, who left the scene only to return with a steering-wheel lock which he swung at her as she attempted to keep him away from her by fighting him off with one hand while screaming for help. "No one would help me. I was scared. I felt like my life was in danger," she later told news reporters.

The woman held a concealedto-carry license. With no other alternative, she reached into her purse and pulled out her handgun, shooting the suspect in the leg. Within seconds afterward, an FBI agent in the area came to the scene and intervened. Police found that the woman had a concealed-carry permit, and witnesses supported her statements. Police determined the woman was acting in self-defense and charged the man with criminal damage to property with a dangerous weapon and disorderly conduct with a dangerous weapon. (wisn.com, Milwaukee, Wis., 5/31/19).



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THINKING OF SELLING YOUR HOME YOURSELF?

PROCEED WITH CAUTION

LIABILITY IS ALL ON THE SELLER

Everyone makes mistakes. So if homeowners Julie and Mike list "hard-wood floors" as a feature and the buyer discovers it's just a wood veneer, chances are Julie and Mike are going to pay for that mistake. An agent would have either caught the mistake or covered it with E&O insurance. Let's face it: this is a litigious society, so what homeowner wants to be a target for lawsuits?

PAPERWORK IS DAUNTING

Sure, ready-made contracts can be downloaded easily enough. But does an untrained seller understand what all that means? Does the seller know how to customize that one-size-fits-all contract?

FSBOS SELL FOR LESS

Homeowners selling by themselves simply don't have the time to devote to the process, don't know the market value, don't understand market reports, don't properly market the property, and often give up too much to buyers in the process .

FSBOS LACK REPRESENTATION

There's no one looking out for the homeowners who sell on their own. They have no one to call if they have a problem or a question. They don't know if what a buyer is asking for is reasonable, customary, realistic, etc.

INSPECTIONS ARE PROBLEMATIC

Sellers who don't know the rules can get stuck with unnecessary and costly repairs, and unreasonable buyer demands.

MARKETING IS LIMITED

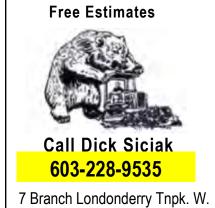
A recent seller survey showed 42 percent of FSBO's rely on a yard sign, 32 percent rely on friends and family, and about 15 percent use social media. Agents have an arsenal of marketing tactics they rely on and know which to use and when to use it, based on showing activity, the property, etc.

HIDDEN COSTS ADD UP

The mindset for most FSBOs is saving money. Chances are, these sellers are being nickeled and dimed into a pretty big chunk of change. They're paying for a lot of extras: signage, flyers, photography, MLS listing, attorney (required in multiple states for FSBOs), home warranty (optional but hard to sell without one), home inspection, a wood destroying pest inspection, credit report for buyers (if applicable), contracts,... and the list goes on.

TIME IS MONEY

Marketing, showings, talking with prospects and agents takes time, never mind the market research that goes into pricing, the paperwork and other aspects of listing a home. You and your home need to be available within short notice. Do you have the time to commit to the process?



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IS SITTING THE NEW SMOKING?

Here we are in 2020 – Happy New Year! I am sure you have made the usual 'New Year Resolutions', and I trust that those changes in your life will result in a happier, safer, and longer life.

Over the last few years much has been made of the slogan "Sitting is the New Smoking". As we will see, that is not totally accurate. However, if you want to make an easy 'resolution' that will indeed impact your health...sit less and move more.

This idea may have all begun with a 2012 article in the Archives of Internal Medicine, that described an Australian study showing that "sedentary life styles are themselves a risk factor for cardio metabolic morbidity and mortality." Another 2012 article in the Lancet described the "globesity pandemic where inactivity is estimated to cause 9% of premature mortality worldwide."

Lets face it; we in America have a "sitting problem". 25% of adults are sedentary for 8 of our waking hours. A study from Columbia University (1) found that the risk of death could be cut 17% by replacing a mere 30 minutes of sitting with light exercise each day. That benefit doubled when the activity was a little more intense than just walking. So what to do: Sit less. Find ways to work small bouts of exercise into your day.

The Mayo Clinic recommends 30 minutes of moderate exercise each day... and aiming for more is even better. Stand at your desk, walk with your colleagues rather than sit in a conference room, take the stairs rather than the elevator and join (and use it) a health club/gym.

BUT sitting really is not the same as smoking! A 2018 article in the American Journal of Public Health (2) notes that smoking is one of the greatest public health disasters of the past century. Sitting for long periods of time may increase your risk of some cancers and cardiovascular disease by 10-20%. Smokers, however, have more than double the risk of dying from cancer and cardiovascular disease and a more than 1000% increase risk of lung cancer.

The authors also note that the economic impact and number of smoking-attributable diseases far outweighs those of sitting. Finally, unlike smoking, sitting is neither an addiction nor a danger to others.

Sitting less is a great and easy New Year resolution to improve your health, I trust you will make good on it. If you want to get the most benefit out of your New Year resolution, stop smoking! Happy New Year.

American Journal of Epidemiology, Volume 188, Issue 3, March 2019, Pages 537–544.

2. American Journal of Public Health, 2018; 108 (11): 1478.





John and Julie Richtarik, of Bow traveled with The Bow Times when they visited Belize with their family at Christmas.



BOW HIGH SCHOOL SPORTS

VOL 27, NO. 1 JANUARY 2020

BOY'S BASKETBALL

Bow Boys Area Holiday Hoop Champs

Bow sophomore Matt Lamy went all out in December's Capital Area Holiday Tournament boys' basketball championship game against Bishop Brady at NHTI. Bow won 63-45 to claim the first Cap Area Holiday title in program history and Lamy finished with 23 points and was named the tournament MVP.

We haven't even won a game in this tournament in a while, so it was important for us to win," Lamy said. "We just needed some confidence and that gave us a good confidence booster."

Ben Harris had 13 points and 14 rebounds for the Falcons and Shaun Lover finished with 10 points. Both were named to the alltournament team along with Lamy.

"I thought any of them could have been MVP, and then Nick Kiah was a little quiet tonight (seven points), but he played two great games for us." Bow Coach Frank Moreno said. "Steven Guerrette had 15 points against Concord, so I really loved our balance."

GIRL'S BASKETBALL

Bow 38 - Concord 51 (12/27/2019) Alexandra Larrabee - 9 pts, 5 rebs Jessica Chamberlin – 5 pts, Lindsay Burnham – 5 pts Ellie Pingree – 13 pts, 8 rebs

"The score of the game does not reflect the way the game was played. Bow kept its energy up regardless of Concord trying to pull away in the second half. In the 1st half Bow played steady defense and only trailed by two at the half. Bow pulled down 26 rebs," said coach Al Douglas.

Lebanon 59 – Bow 31 (January 3, 2020) Alex Larrabee 5 rebs, 2 assist, 1 steal Ellie Pingree – 11 pts Madison Speckman – 9 pts

"Bow struggled throughout the entire game. Although Bow won the second quarter, the rest of the game Bow struggled on both ends of the court and could never get it going," said coach Al Douglas.

ALPINE SKIING

Bow High School's Boys Alpine Ski Team took first place in a 6 team Giant Slalom race at Crotched MT on January 2, 2020. Bow scored 381 points followed by Souhegan with 371.5 and Conval with 364. Point scorers for Bow were Eli Gadbois 3rd overall, Connor Wachsmuth 4th, Patrick Wachsmuth 5th and Caleb Stonecipher 11th.

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WHITE ROCK NEWS



The White Rock Activities Committee sponsored a "Soldier Tree" where residents take a card and purchase items and bring them back with a holiday card for a soldier. The cards and gift items will be sent to Iraq on January 10, 2020 withhelp from the American Legion Post 72 Alton, NH.

> "Happy Hookers" **Knitting Club** Meets at 9:00 AM On Tuesdays. ALL ARE WELCOME!



OBITUARY



Photo by Eric Anderson

MARY FRASER ALLQUIST

Mary (May) Fraser (Allan) Allquist, 97, (one week shy of her 98th birthday), of Bow passed away on January 1, 2020, at the Merrimack County Nursing Home in Boscawen.

She was born in Cambuslang, Scotland on January 8, 1922, to John and Ann (Thomson) Allan. Her husband of over 50 years, Arthur R. Allquist, whom she proudly told everyone that he had gone to a one room school house in Bow, died January 1998. She is also predeceased by her sister Janet Neilson, son-in-law Paul Spain, grandson Jade Tobine, daughter-in-law Linda (Goodale) Allquist, and step sister-in-law Margaret (Wheeler) Lassonde.

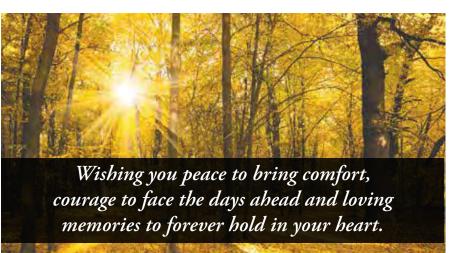
May received her education in Scotland. She met Art in Scotland during World War II, when he was stationed at Prestwick Airport and she was on vacation there with her girlfriends. At the age of 18 she was called up by the British Government to either go into the service or do war work. Her father said "no daughter of mine is going into the service," so she did war work on guns and airplane parts.

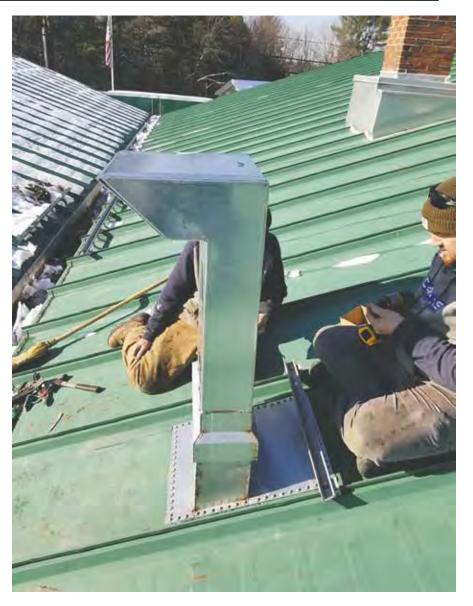
After leaving her country she traveled by ship to the United States, where she and Art were married on March 14, 1947. They raised their family in Bow and spent summers at their camp in Deerfield, NH. May was a stay at home mother for many years, as well as a Girl Scout Leader and a charter member of the Bow Volunteer Fire Department Ladies Auxiliary.

She was a member of the Bow Mills Methodist Church and loved the beach, especially Long Sands at York Beach, Maine. She enjoyed watching the birds, being outside and more recently, sitting in her chair by the window watching everything that was going on outside. She was always knitting or crocheting something, making endless mittens, hats, and blankets for her children and grandchildren to enjoy for years to come. She was a very brave woman having survived breast cancer. She was a talented, active, adventurous and smart woman who touched the lives of many throughout the years. On January 22, 2019, she was recognized as the oldest citizen of the Town of Bow and was awarded the Boston Post Cane. As of December 2019, she was also given the title of Lady Mary of Dunans Castle in Glendaruel, Argyll, Scotland.

She is survived by her son, Fraser (Peggy) Allquist, Sr. of Concord, NH; son, Myron Allquist of Machias, ME; daughter, Ann (Raleigh)Tobine of Bow, NH; daughter, Lyn Spain (Dean Gullage) of Dunbarton, NH; and sister, Elizabeth (William) Freel of Inverness, Scotland.

A graveside service will be held in the spring at Evan's Cemetery in Bow. In lieu of flowers, memorial donations may be made in her name to the Bow Fire Department, 10 Grandview Road, Bow NH 03304.





COMMUNITY BUILDING KITCHEN COMING TO LIFE AGAIN



Kudos to Chris Andrews, the town Building & Facilities Manager, for restoring and venting the stove in the Community Building. Thanks also to the Bow Community Men's Club for cleaning and painting the cabinets and thanks to Jeff Knight of the Budget Committee for bringing the bathrooms into ADA compliance and having needed electrical work done.



THE FOR THE LOVE OF MUSIC



A TRIBUTE TO BRENDA LEE

Brenda Mae Tarpley was born in Atlanta, GA in 1944. By age 15 she was already being compared to Judy Garland and had fans all over the world. Her mother soon changed Brenda's name to "Brenda Lee" because she thought it would be easier for people to remember when she was famous. Today, after a 70 year long career, Brenda Lee is known all around the world.

Brenda was born into a poor family, and by age 3 she began singing at local halls and baseball games. When she was 10, she met Country and Western singer, Red Foley who was blown away by her powerful voice. Red put her on his popular country music TV show, "Ozark Jubilee." By age 12, she starred at the Grand Ole Opry in Las Vegas and was given the nickname "Little Miss Dynamite."

Her first big hit was "I'm Sorry," which she recorded at age 16. The hits kept coming over the following decades with songs like "All Alone Am I," "Break It To Me Gently," "The End Of The World," "Jambalya," "I Want To Be Wanted," and so many more. But the recording with which most audiences around the world identify her, is the holiday standard, "Rockin Around The Christmas Tree," which she recorded at age 13.

When she was 18, Brenda, who is 4'9" tall, fell in love with Ronnie Shacklett, who is 6'4" tall. They have 2 children and are still married. Thanks for the memories through your music, "Little Miss Dynamite."

REPORT FROM BOW HIGH SCOOL PRINCIPAL

BRIAN O'CONELL

Bow High School held their annual Poetry Out Loud event on Tuesday, December 17th. We had 17 students chosen to participate in the school wide competition. All 17 students did a wonderful job. The panel of judges chose Sierra Mason as the second runner up, Eva Rook as the runner up, and Rachel Budd as winner. Rachel is actually the reigning New Hampshire Poetry Out Loud winner and will be looking to qualify for the national competition again this spring. In addition to hearing some wonderful poetry, the Poetry Out Loud event gave our music students an opportunity to perform. Our musicians did a great job throughout the event, particularly the percussion section who delivered an awesome performance using five gallon buckets! Special thanks to Ms. Joy Dustin, English Teacher, for her organization of the event.

Poetry Out Loud was not the only winter performance for the BHS musicians as the BHS Winter Concert was Thursday, December 19th. The Jazz Band, String Orchestra, Select Choir, Concert Choir, and Concert Band all did an incredible job. I am always amazed at the skill and talent of the BHS musicians. Congratulations to all the musicians on a great show.

REPORT FROM BOW MEMORIAL PRINCIPAL ADAM OSBURN

December is an interesting month and our Student Council did a nice job helping to focus our school on the spirit of helping others through their Toy Drive and also the Capital Region Food Drive. Our students did a very nice job supporting the larger community through their contributions with both toys and food. I appreciate that our school and its Student Council take time out to focus on those who are less fortunate in our community and emphasize the importance of giving to others in meaningful ways. The Student Council also organized and sponsored a seventh and eighth grade dance, which went very well on December 6th. I want to thank and recognize the Student Council for their efforts during this past month.

We have been inviting the School Resource Officer to come in and speak to our faculty each December during our faculty meeting. This year, Officer Carpenter and Doug Totten worked together to script a couple of emergency scenarios that could potentially occur. We broke our teams up in their respective areas and then conducted "tabletop" exercises around both of the scenarios. The teams were asked to discuss how they would respond as the information was relayed to them in bits and pieces as it would likely be during a true event. The idea and purpose of the exercises was to get people thinking and discussing how they would react if a real crisis were to occur. We concluded the meeting as a whole group and de-briefed how each scenario went. Lessons learned included realizing email can be delayed and the importance of hitting "reply all." This was a very productive use of faculty meeting time.



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BOW POLICE LOG

VOL 27, NO. 1 JANUARY 2020

by Chief Margaret Lougee

DECEMBER 2019 ARREST LOG

12/01 Robin Gelinas, 45, Pembroke, was arrested for two counts of possession of controlled drugs, and a warrant for sale of a controlled drug

12/02 Dustin Cheney, 39, Weare, was arrested on a warrant for domestic violence; simple assault

12/05 William Vinal, 51, Concord, was arrested for two counts of possession of controlled drugs; An adult was taken into protective custody for an involuntary emergency admission

12/08 Matt Field, 41, Allenstown, received summonses for driving after revocation/suspension, and suspended registrations 12/09 Christopher Humphreys, 34, Penacook, received summonses for driving after revocation/suspension, and suspended registrations 12/12 Reed Blanchette, 24, Merrimack, received summonses for driving after revocation/suspension, and suspended registrations

12/14 An adult was taken into protective custody for an involuntary emergency admission; Ryan Johnston, 39, Bow, received a summons for driving after revocation/suspension; Michelle Doucette, 36, Concord, was arrested for driving under the influence; subsequent offense, driving after revocation/suspension; subsequent offense, fail to yield to an emergency vehicle, and yellow line

12/15 Warren Doucette, 39, Concord, was arrested for two counts of possession of controlled drugs, deal/possess prescription drugs, a warrant for operating after being certified a habitual offender, and a bench warrant for the same

12/16 Dawn Lacroix, 44, Lee, received a summons for driving after revocation/suspension; Ryan Holton, 30, Newport, was arrested on two counts of receiving stolen property; Paula Jackson, 48, Chester, received a summons for driving after revocation/ suspension

12/17 Laura Mills, 34, Barre, VT, received a summons for operating without a valid license; Ademir Oliveira Dos Santos, 33, Barre, VT, received a summons for allowing an improper person to operate

12/19 Rachel Carter, 34, Bow, was arrested on a bench warrant for stalking

12/21 Kawika Deyab, 26, Effingham, was arrested for driving after revocation/suspension, suspended registrations, speeding, and uninspected vehicle

12/26 An adult was taken into protective custody for an involuntary emergency admission

12/27 Thomas Ford, 23, Hooksett, received a summons for driving after revocation/suspension; Rayanna Greenwood, 29, Plymouth, received a summons for driving after revocation/ suspension

12/28 Brian Flowers, 46, Pembroke, was arrested for driving after revocation/suspension, suspended registrations, and a bench warrant for transporting drugs in a motor vehicle

12/29 Darren Gero, 23, Concord, was arrested for driving after revocation/suspension; Cora Kennard, 19, Concord, received a summons for allowing an improper person to operate; Arthur Johnston, 66, Saco, ME, was arrested for driving after revocation/suspension; subsequent offense

12/31 Melissa Morrissey, 38, Dover, was arrested for theft of services X2

DUNBARTON NEWS

By Nora LeDuc



COMMUNITY BREAKFASTS at the Dunbarton Congregational Church Vestry begin Sun from 8am to10 am. Come enjoy a hardy, homecooked breakfast of eggs or pancakes, bacon or sausage, home fries, homemade breads, coffee, tea, juice or cocoa every Sun during Jan and Feb. Proceeds go to the vestry restoration payment. Cost: the whole shebang for \$10 or \$8 includes 2 eggs or 2 pancakes, 2 sausage or 2 bacon, 2 slices of toast, and a drink. Everyone welcome.

TOWN OFFICES WILL BE CLOSED and there will be No School Mon, Jan 20 on MLD Day. No school held on voting day Tues. Feb.11.

READ TO DOGS for kids in grades 1 to 4, at the Dunbarton Library on Thurs. Jan 23 and Feb 13, 3pm to 4pm. Please call the library to schedule your 15 mins of reading time and confirm the schedule.

FOREST AND LANDS on Thurs, Jan 23 at 6:30 pm Kyle Lombard, Forest Health Program Coordinator for NH Division of Forest and Lands will speak at the Dunbarton Library about Invasive Pests of New Hampshire. Discussion of several NH pests, and the issues pertaining to each insect.

DCC BOOK CLUB this month the will read God Believes in Love by Gene Robinson. Book Discussion will be held in the vestry, Thurs, Feb. 6 at 7pm. Phil Kimball will host at 7pm. All welcome.

PTO MEETING Mon. Feb. 10, 6 pm at the elementary school.

KNITTING FOR KIDS (of all ages)! Every Friday after school (2:30pm) at the library. Please bring your own projects, or you'll get help to start one. Also the knitters at the library are teaming up with the DCC "Green Team" Plarn Project. Please bring your plastic grocery and shopping bags to the library. They will turn these bags into plastic yarn called "plarn". The plarn will then be crocheted and knitted into bags, door mats and sleeping mats for the homeless.

CONCERT SERIES Dunbarton Town Hall Restoration Concert Series has announced Honeysuckle is scheduled to play Sat. Feb 8 at 7pm in the Dunbarton Town Hall in the Center. Donation of \$20 or what you can afford. Check out their website https://www.dthrc.org/concert-series.



Have a Bow Child **Attending College?**

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

> Send photos and news to Nadeane Mannion at: nmannion1@comcast.net

THE COMMUNITY PLAYERS OF CONCORD

by Ellen Burger

Winter is definitely here and that means the Community Players are preparing for some annual February fun.



First up, on Valentine's Day weekend, February 14-16, 2020 the Players present Neil Simon's The Odd Couple, Female Version. In this version of the hit play, The Odd Couple, which Simon adapted himself for a female cast, Olive

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Madison invites Florence Unger and the girls over for not for poker but for their weekly game of Trivial Pursuit, as two friends who really shouldn't live together decide to give it a try. This is one of four Neil Simon shows the Players present this season to honor America's most celebrated playwright, who passed away in 2018. Performances are at the Concord City Auditorium, 2 Prince Street, on February 14-15 at 7:30 pm and February 16 at 2 pm. Tickets are \$20 for adults, \$18 for juniors and seniors, with discounts for early purchases.

Here's the best deal of all: buy an equal number of tickets for this show and for the May 1-3 production of Barefoot In The Park and tickets cost only \$15 each.

Information available at www.communityplayersofconcord.org or by calling (603) 344-4747.



BOW SCHOLARS MAKE DEAN'S LIST

The following Bow students have been named to the Dean's List at NHTI, Concord's Community College in recognition of their academic achievement during the Fall 2019 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.

Jessica Brown, James Colquitt, Alexis Dimond, Corey Gott, Zachary Ponzio, Daniel Silva



The Bow Times

can be picked up at these 30 locations!

Baker Free Library
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Bow Mobil
Bow Recreation Building
Bow Town Offices
Chen Yang Lee
Cimos
Colonial Village Supermarket
Cracker Barrel-Hopkinton
Concord Chamber of Commerce
Concord Food Co-Op
Crust and Crumb
Dimitri's Pizza
Dunbarton Town Office
Everyday Café

7 Eleven on 3A
Hampton Inn
Individual Fitness
Johnson Golden Harvest
Lakehouse Tavern
MCSB Northbound I-93 Plaza
Merrimack County Savings Bank
MG's Farmhouse Café Dunbarton
Nina's Bistro, Hall St., Concord
Pages Corner Store
South Street Market
Sugar River Bank, Concord Hts.
Tucker's Restaurant
Veano's, Manchester St.
White Rock Senior Center

Answers for Sudoku Puzzle on page 14

	SUDOKU ANSWER #22 www.sudokupuzzler.com					Ву	lan Rie	nsche	
- -	6	8	2	3	7	1	5	9	4
_	5	3	1	4	9	8	6	2	7
_	4	9	7	5	6	2	1	3	8
	1	6	9	8	2	4	7	5	3
_	8	5	4	7	3	6	9	1	2
_	7	2	3	1	5	9	8	4	6
_	2	7	5	9	8	3	4	6	1
_	9	4	6	2	1	7	3	8	5
	3	1	8	6	4	5	2	7	9







Life is busy and time keeps flying by. Its time to take care of the <u>IMPORTANT</u> things on your to do list.



Like getting Life Insurance

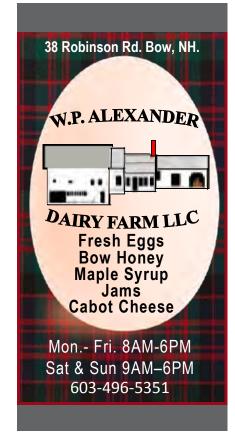
Your family will thank you

We would love to provide you a quote or answer your questions.

Ask for Stacey!

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from the Bow Selectmen

Bow's Annual Holiday Tree Lighting event was held on December 2, 2019 at the Town Gazebo. Santa came riding in on a Bow fire truck and he talked with many children. Children could also write letters to Santa and make reindeer food. There was chili from the Bow Men's

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Club, hot chocolate from the Scouts, cookies from Interact and S'mores with the Selectmen. We want to thank the Town businesses and individuals who donated funds for the event, including: Bow Auto Parts Granite Shore Power LLC Anonymous donors. This event would not be possible without the work of our Town staff and the participation of our community groups and volunteers. Thank you!

Malinda Blakey and Laura Beaudette, Bow Recreation, Tonia Lindquist and Town Manager David Stack, Colleen Hunter, Building and Facilities Manager Chris Andrews, Groundskeeper Tyler Aborn, Department of Public Works, Bow Police and Fire Departments, Bow Police Explorers, Bow Men's Club, Bow Scouts, Girl Scouts, Cookie Donors, Interact Club, Debra Wayne and Cheryl Stack and photos by Eric Anderson.



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