



THURSDAY, MAY 28, 2020 GILFORD, N.H.

# Gilford Steamer

## Unique commencement will let community honor GHS grads

**BY ERIN PLUMMER**  
mnews@salmonpress.news

Gilford High School is aiming to give a memorable ceremony to the Class of 2020, giving the whole community a chance to celebrate the class.

Earlier this month, GHS announced it would hold a drive-in commencement for the senior class at Gunstock followed by a car parade through Gilford and Gilmanton.

“This is going to be a memorable graduation for all of our seniors and families in many different ways, for good ways,” said GHS Principal Anthony Sperazzo. “Because of the pandemic, we aren’t able to provide that traditional graduation.”

Sperazzo said under the circumstances it won’t be the equivalent of the traditional graduation but want to deliver something they hope will make the members of the class feel special.

The school talked with students a few times and met with families over Google Meet to talk about a number of options for graduation. Overall students were opposed to having a virtual ceremony.

“The students said we don’t want to do anything virtually. We heard that loud and clear: they wanted something in person,” Sperazzo said.

The plan went toward having a drive-in event at an outdoor facility. Ideas for the venue included the Weirs Drive-In or Bank of New Hampshire Pavilion, though after further review neither of these would work out.

Ultimately, the event was scheduled at Gunstock.



SEE GILFORD PAGE 1 PHOTO BY ERIN PLUMMER

Gunstock (pictured in early April) will be the location for Gilford High School’s graduation, with the ceremony taking place in the parking lot.

## Recycling center taking in a lot of material

**BY ERIN PLUMMER**  
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The new recycling center has been a big success and really busy with the town looking at ways to maximize profits from the recyclables market.

Public Works Director Meghan Theriault reported on the recycling center as part of a regular report on her department during the selectmen’s May 13 meeting.

Theriault said the new recycling center is running successfully and residents have been happy with the “one stop shopping” at the new

center.

“Things have been so busy, even with the Stay at Home order,” Theriault said.

She said the police put a traffic counter at the front of the facility showing that it’s busy in front and out back by the area for construction and demolition debris as well as grinding and crushing.

Since the recycling center opened they have baled more than 150,000 pounds of recyclable materials and shipped 85,000 pounds at no cost to the town, resulting in a little profit.

She said they are seeing a tough market for aluminum and plastics. The price for cardboard, however, had gone up and there is now money for mixed paper when the market was zero before.

She said the facility will continue to take Number 1, Number 2, Number 5, and Number 7 plastic and see if they can find a market for them, though if they can’t she said they might start talking about going to Number 1 and 2 only.

Theriault said staffing is a major concern,

SEE RECYCLING PAGE 5

## Road brine program over winter a success

**BY ERIN PLUMMER**  
mnews@salmonpress.news

This past winter’s pilot project to brine roads was a big success according to the Public Works director with less salt needed for the roads that were treated.

Public Works director Meghan Theriault updated the selectmen on the past winter’s maintenance as part of a regular department update during the May 13 meeting.

Over the winter, the highway department handled about 25 snow and ice events. Because the highway crew was understaffed during the

winter, Theriault said staff with the Fleet department, which works on the town’s vehicles, was also a big help with winter maintenance. She said they covered routes and helped with emergency response.

This winter the department started a pilot study of putting pre-wetting the roads with brine during storms. She said highway superintendent Kyle Tibbetts and head mechanic Roger Weeks did a great job talking to the vendor and getting the tanks the town needed. Because the brine is temperature specific, as

a result Theriault said they could only apply it during a few storms.

“The few storms we used it on we were very happy with (it), and on average, I would say we used about half the salt onto those routes that we used it on,” Theriault said.

She said it would be great if they could get the new truck this year that is equipped for the brine in time for this winter.

“I would say it’s going successful and I do see us increasing our use of it next year,” Theriault said.

SEE BRINE PAGE 5

## Local restaurants adjust to business in a new world

**BY ERIN PLUMMER**  
mnews@salmonpress.news

Gilford restaurants are adapting to the COVID-19 pandemic, many offering takeout while quite a few now have outdoor dining available.

Since May 18, restaurants in the state have been able to open for outdoor dining under certain conditions. According to their different webpages, several restaurants in town have already been offering takeout while a few are now going to outdoor dining. Some have been closed during the pandemic with plans for reopening.

Country Cook’n At The Lakeside on Old Lakeshore Road opened its deck and has outdoor dining from 7 a.m.-8

p.m. and is also offering take-out. Call 524-3304 for more information. The restaurant’s daily specials can be found on their Facebook page.

The Ellacoya Barn & Grill on Lakeshore Road is open from noon-7 p.m. with outdoor seating available. People are asked to make a reservation by calling 293-8700. The restaurant is also offering a schedule of entertainment in the dining area.

The Ellacoya Barn & Grille is offering free meals for those in need every Thursday. People can get drive-through pickup of meals at the Meredith Community Center at 1 Circle Dr. in Meredith.

Gilford House of Piz-za in the Airport Plaza

SEE RESTAURANTS PAGE 5



PHOTOS BY ERIN PLUMMER

Sawyer’s Dairy Bar is open for the season, offering takeout and outdoor dining while its sign advises customers to continue social distancing. Sawyer’s and other Gilford eateries are adapting to life during the pandemic.



# ALMANAC

## Notes from the Gilford Public Library

BY MARK THOMAS

Library Correspondent

Hold up, what about the kids? Adults aren't the only ones dealing with stress and anxiety right now. As Dr. Raymond Suarez explained in his discussion "Mental Health and Wellness in the Time of Corona," kids are mental sponges. Though they often put their best face forward, they can feel the anxiety of the adults around them. It's important to check in with our children to learn if they are feeling stressed and to help them manage their feelings.

Local children's author and yoga guru Ann Biese writes books to help children with anxiety. She believes that there are methods we can use to help manage and reduce anxiety. In particular, she recommends intentional breathing and relaxation movement. Her books 'Worry Bee' and 'Mindful Moon' have been popular at the Library, and they are more important now than ever!

We're excited that Ann Biese is launching her new book, "Maggie Believed" with a special author storytime live with the Gilford Public Library! Given the current pandemic and the anxiety that has come with it, there could not be a better time to release this new, positive, hopeful story of a stray dog who dreams of belonging to a loving family. Children will easily relate to Maggie's feelings of isolation and hardship. Families can join us live on Facebook on Monday, June 1, from 10:30-11:30 a.m. to hear a special reading and short yoga practice.

Virtual Events  
May 28 - June 4

Thursday, May 28th  
Tea Time with Maria, 10:30am  
Sign up to join Maria for Tea on Zoom!  
Teen Discord Game Club, 2:30-3:30pm

Friday, May 29th  
Coffee, Knitting, and Crafts with Tracey, 10-11am  
Knitters, crafters, and

creators, anyone working on a project can join Tracey and chat about what you are working on.

Miss Jill's Storytime, 10:30-11am  
Join Miss Jill every Friday for a Facebook Live interactive Storytime!

Monday, June 1st  
Maggie Believed Launch Storytime with

BY KATHERINE LESNYK  
Contributing Writer

REGION — Even though "Stay at Home 2.0" is starting to be rolled out in New Hampshire, the toll that the coronavirus (COVID-19) pandemic has taken on mental health is continuing, and challenges to mental health are expected to last beyond the pandemic's resultant stay-at-home orders and social distancing requirements.

Jayne Sullivan, a therapist at Lakes Region Mental Health Center (LRMHC) in Laconia, and Pamela Mott, a licensed mental health counselor based in Alton, both discussed the impact that decreased social interaction and ongoing concern about the pandemic can have on mental health, and ways that people can cope as the situation evolves in May, which is designated as Mental Health Awareness Month.

"We are all collectively as a society going through a traumatic event," Sullivan said in a phone interview.

In terms of at-home coping strategies, Sullivan and Mott both agreed that meditation and yoga can be helpful for mental health. Mott said in a phone interview that movement including tapping, stretching and doing yoga regulates the nervous system and helps people to feel calmer.

Sullivan discussed the importance of mindfulness, which she described as "being in the present moment" and being in control of your mind, rather than your mind being in control of you.

"If you try to fight

Ann Biese, 10:30-11:30am  
See article above.

Tuesday, June 2nd  
Miss Maria's Preschool Storytime, 10:30am  
Storytime on Facebook Live.  
Teen Discord Game Club, 2:30-3:30pm  
Mystery Book Discussion, 6-7pm  
Join us for this

month's mystery book group! Betty Tidd will lead the discussion of 'Whose Body' by Dorothy Sayers. You can find a copy of the book available for free download on Project Gutenberg. Contact the library to sign up for the Zoom meeting.

Wednesday, June 3rd  
Check out a Virtual Expert, 10am-12pm

Work out your tech problems by calling an expert at the Library.

Storytime with Pets, 10:30-11am  
Storytime on Facebook.

Thursday, June 4th  
Tea Time with Maria, 10:30am  
Sign up to join Maria for Tea on Zoom!  
Teen Discord Game Club, 2:30-3:30pm

## Lockdown can take a toll on mental health

reality, you suffer," she said.

Mott discussed a book called "Aware: The Science and Practice of Presence" by Dr. Daniel Siegel, M.D., which outlines the practice of mindfulness and its benefits for the body. Mott said that mindfulness can decrease inflammation in the body, and that people who regularly engage in meditative practices and yoga can even shrink the size of the amygdala — the part of the brain that reacts to stress using the "fight or flight" response — which can make a positive impact on their mental health.

Sullivan also mentioned the importance of exercise, nutrition and staying well-rested during these unprecedented times. She said that not getting enough of any of those things can "cause emotional vulnerability."

Many local residents are already choosing ways to cope with social distancing.

Trish Whynot, a holistic counselor with offices in Pittsfield and Windham, said on the Barnstead NH Community Group on Facebook that she has been meditating more and recording videos about meditation that are reposted to the Oscar Foss Memorial Library Facebook page each week. Powerful You Yoga in Pittsfield, operated by Stacey Wright Moran, is also offering yoga classes virtually.

Others have come up with creative ways to cope.

Sara Gemmiti, a Barnstead resident who works as a hairstylist in Alton, said in an online message that she has been teaching her sons

about the earth and activities to do outdoors, and her son thought of a project to stay occupied and connect with the community.

"My oldest son, who is five, came up with a brilliant plan to start a 'worm sale.' We have about five garden beds in our backyard that we are purposely not planting anything in, but rather use it for digging worms to sell to the fishermen in Locke Lake...So since fishing season is upon us, we are ready to dig in our dirt for big juicy worms, and we have been tending to the soil for an entire year," she said.

Gemmiti's son, Dominic, will be opening his worm sale next to the Locke Lake boat launch soon.

Thomas Sorenson, a photographer and videographer from Farmington, said that he has started experimenting with astrophotography and long-exposure photos of the night sky. He also mentioned catching up on home projects that he had been meaning to do. Mott confirmed that doing projects around the home can ensure resiliency and help people to feel accomplished.

Some residents have also expressed their worries about the pandemic and the challenges it has caused. Terri McGinness, a Wolfeboro resident, said in an email that she worries about her adult children and the number of people out of work due to the pandemic, including her husband.

"Even though I do have some worries, I refuse to let fear run my life," she said.

Sullivan and Mott both feel that mental health will be impacted long after the pandemic is over.

"I think our mental health services going forward will look very different," Sullivan said.

Mott and Sullivan, as well as all other mental health professionals at LRMHC, are now utilizing "telehealth" services for their clients, and Sullivan said that she hopes that telehealth will continue to be used, even when mental health practices are open again for face-to-face care, because of fears and anxiety that people may have about getting sick.

According to the Health Resources & Services Administration, a division of the United States Department of

Health and Human Services, telehealth is "the use of electronic information and telecommunication technologies to support long-distance clinical health care, patient and professional health-related education, public health, and health administration."

Emergency Order #8 Pursuant to Executive Order 2020-04, "Temporary expansion of access to Telehealth Services to protect the public and health care providers," which was signed by Gov. Chris Sununu on March 18, states that "all health insurance carriers regulated by the New Hampshire Insurance Department, all health benefit plans authorized under RSA 5-B, and New Hampshire Medicaid coverage, including all Medicaid Managed Care Organizations, are hereby required to allow all in-network providers to deliver clinically appropriate, medically necessary covered services to members via telehealth." Mott said that the requirement that insurance companies cover telehealth services "removed a lot of barriers" for access to mental healthcare.

Mott said that she is hoping to offer small group services at gathering places in the community such as libraries starting in the summer, and LRMHC is currently doing intake for new clients. LRMHC's core programs include counseling and mental health services for children and adults, addiction treatment and recovery, residential and employment programs for adults, neurocognitive services for older adults and community wellness education, according to LRMHC Director of Development & Public Relations Ann Nichols.

Sullivan said that anyone feeling dread or anxiety due to the pandemic can reach out for help from mental health professionals.

The National Alliance on Mental Illness (NAMI) operates an emergency mental health hotline Monday through Friday from 10 a.m. to 6 p.m., which anyone can access at 1-900-950-6264. Lakes Region Mental Health Center's emergency services team can be reached at 528-0305 at any time, and the non-emergency phone is 524-1100. More information about LRMHC can be found at lrmhc.org.

## Gilford Public Library Top Ten Requests

"Camino Winds" by John Grisham  
"The 20th Victim" by James Patterson  
"Texas Outlaw" by James Patterson  
"Revenge" by James Patterson  
"Walk the Wire" by David Baldacci  
"Long Range" by C.J. Box  
"Blindside" by James Patterson  
"The Boy From the Woods" by Harlan Coban  
"The Goodbye Man" by Jeffery Deaver  
"Hit List" by Stuart Woods

## GILFORD POLICE LOG

The Gilford Police Department reported the following arrests from May 11-20.

Brandon Dame, age 34, of Laconia was arrested on May 12 for Resisting Arrest or Detention and Driving After Revocation or Suspension (subsequent offense).

Scott D. Sanders, age 33, of Alton was arrested on May 17 for Driving After Revocation or Suspension (subsequent offense).

William Guseynov Dillon, age 18, of Gilford; Ryan Hamel, age 18, current address unknown; and two juveniles, both age 15, were arrested on May 18 for Unlawful Possession of Alcohol. One of the juveniles was also charged with Resisting Arrest or Detention. Denise E. Dillon, age 50, of Gilford was arrested for facilitating a party at which alcohol was consumed by underage persons, and for two counts of Endangering the Welfare of a Child.

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# Gilford Rotary to sponsor GOT LUNCH food drive

On Saturday, May 30 from 9 a.m. to noon, members of the Gilford Rotary Club will be accepting non-perishable food items on behalf of the Gilford Got Lunch program immediately outside the Gilford Youth Ctr.- adjacent to the Gilford Community Church and the Gilford Public Library.

According to Cindy Tomlinson, board member of Gilford Got Lunch- this will be a very timely effort. The Got Lunch program is moving into its busiest season- the summer school break. During the school week qualifying students receive free meals courtesy of a federal government program. Got Lunch provides week-end grocery items for these students. Students have even been receiving

meals delivered to their homes during the Covid-19 pandemic.

However, with summer almost upon us the full weight of supplying weekly nutritional meals to students falls entirely on Got Lunch. The current pandemic-created economic crisis has strained area food banks- necessitating this effort.

While the food bags supplied by Gilford Got Lunch will often have perishable and non-perishable items- it is the non-perishables that this effort will focus on. Among the most important items are Cheerios and peanut butter- but the list also includes: jelly, granola bars, pasta, pasta sauce, tuna (cans or envelopes) and mac & cheese.

In order to do this

safely those wishing to donate food items will drive up to the Youth Center and remain in their vehicle while masked and gloved Rotarians remove the food items from their vehicle trunks. Those wishing to donate cash may do so, as well. Checks should be made payable to Gilford Got Lunch and either dropped off at the GYC or mailed to Gilford Rotary, P.O. Box 7091, Gilford, NH 03249.

Gilford Got Lunch is currently accepting applications from parents of Gilford and Gilman- ton students needing nutritional assistance over the summer. Applications are available online at [gilfordgotlunch.com](http://gilfordgotlunch.com) or by calling the school nurse's office.



COURTESY

Members of Gilford Rotary will be accepting donations of non-perishable food items this Saturday, May 30, 9 a.m. - noon at The Gilford Youth Center. While the food bags supplied by Gilford Got Lunch will often have perishable and non-perishable items- it is the non-perishables that this effort will focus on. Among the most important items are Cheerios and peanut butter- but the list also includes: jelly, granola bars, pasta, pasta sauce, tuna (cans or envelopes) and mac & cheese.

## Eastern Propane & Oil supports kids and customers



Eastern Propane & Oil at Patrick's Curbside Pickup.

COURTESY

### LRPC's TAC Committee to meet virtually

GILFORD — Patrick's Pub and Eatery and Eastern Propane & REGION — The Lakes Region Planning Commission's Transportation Technical Advisory Committee (TAC) will meet Wednesday, June 3, from 2 to 4 p.m.

The TAC will discuss several transportation issues, including updating LRPC's Regional Transportation Plan, last published in 2015, as well as the process by which future highway improvement projects can be proposed for consideration in New Hampshire's Ten Year Transportation Plan for 2023- 2032.

As a result of the Coronavirus/COVID-19 public health crisis and pursuant to Emergency Order #12 issued by Gov. Sununu on March 23 regarding the state of emergency currently extended until June 4 pursuant to the Governor's Executive Order 2020-09, the Lakes Region Planning Commission has determined that this meeting of its Transportation Advisory Committee will not be held at a physical location, but will be conducted via Zoom webinar.

There are two ways for the public to access the meeting: Online at this link: <https://us02web.zoom.us/j/88173028582> or by telephone: Dial 1-929-205-6099 (New York) and enter webinar ID 881 7302 8582or use iPhone one tap +19292056099,,88173028582#. These instructions are also provided on the LRPC website at [www.lakesrpc.org](http://www.lakesrpc.org).

Anyone who has trouble accessing the meeting can call 279-5334 or e-mail [admin@lakesrpc.org](mailto:admin@lakesrpc.org) for assistance.

The LRPC TAC encourages all members of the public who are interested in any aspect of transportation to provide input during the meeting. For additional information about this meeting, please contact the LRPC at 279-5337.

Oil partnered together to raise funds for the local Boys & Girls Club and the Got Lunch! Program.

"Eastern helped us launch our new online ordering system and get the word out by contributing \$10 each time a special 'It's for the Kids' desert was sold on the new platform," explained Allan Beetle, co-owner of Patrick's. "With their generosity, we've raised \$500 for each of these critically important organizations."

"In a time of such uncertainty, it really comes down to community support to get us all through this. When Allan first reached out to us with his plan, we were blown away and excited to be involved. Eastern is excited to support Patrick's with their new online ordering system

and giving back to both the Boys & Girls Club and Got Lunch! Laconia. This will hopefully offer them some additional support in a time when so much help is needed," said Josh Anderson, Vice-President of Marketing and Business Development.

Patrick's recently opened back up with outside dining.

"Curbside Pickup and Delivery are here

to stay, but we're really happy to see our customers back here at our new 'Roadside Café,'" Beetle joked.

Patrick's outside dining, along with Curbside Pickup and Delivery, is available Monday thru Thursday 3-7 p.m. and weekends 1-8 p.m., with hours likely to expand. For more information, please visit [www.patrickspub.com](http://www.patrickspub.com) or [www.eastern.com](http://www.eastern.com).

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# A most solemn holiday

As many events over the past few months have been cancelled in an attempt to flatten the Coronavirus curve, Memorial Day celebrations were not exempt. Typical ceremonies were altered as a way to honor those lost serving our country while still maintaining safety.

When Memorial Day was first celebrated, it was known as Decoration Day following the Civil War. Youngsters would place flowers in cemeteries while they sang songs and honored those lost due to war. The Civil War, which ended in 1865, took the lives of more people than any other war in the history of the United States; the estimate is roughly 620,000, with the Union losing 365,000 and the Confederacy 260,000. History says that more than half of these losses came as the result of disease. As a result, the first national cemeteries were created.

In 1868, General John A. Logan, the leader of an organization for Northern Civil War veterans called for a nationwide day to honor fallen soldiers. General James Garfield gave a speech at Arlington National Cemetery on the first Decoration Day and the more than 5,000 people in attendance decorated more than 2,000 graves, both Union and Confederate.

The holiday, as we all know, is celebrated on the last Monday in May, and became an official holiday in the year 1971. Parades across the country take place, and people visit cemeteries where family members who have served in the military have been laid to rest.

At 3 p.m. every year, a moment of silence takes place across the country. In December of 2008, President Bill Clinton signed the “National Moment of Remembrance Act” which designated the time be at 3 p.m. In 1966, the government marked Waterloo, New York as the official birthplace of Memorial Day. In Waterloo, every business in town would shut their doors and owners would venture out to decorate graves with flags as well as flowers.

Originally, Decoration Day was intended to honor those lost in just the Civil War. After the First World War, America felt the need, and rightfully so, to honor all those lost serving their country. In WWI, 116,516 Americans died at war, and 405,399 were lost during WWII. The Korean War took 36,574 lives, and the Vietnam War cost 58,220 lives. A total of 4,411 were lost in Operation Iraqi Freedom, 73 in Operation New Dawn, 2,346 as the result of Operation Enduring Freedom, 48 in Operation Freedom’s Sentinel and 61 in Operation Inherent Resolve.

We hope that our readers, and all Americans, took a moment at some point over the long weekend, even in the midst of our current circumstances, to pause and remember the reason for this most solemn of holidays.



COURTESY

## Lions sponsor scholarships

Each year, the Laconia-Gilford Lions Club assists the Lakes Region Scholarship Foundation in its mission of providing financial support to qualified area students seeking to continue their education beyond high school. Pictured are Club Secretary Lori Chandler and Club President Matt Soza as they discuss this year’s recipients. “As annual donors, we will be sponsoring three scholarships,” Soza commented. “At a time when high school graduates are facing so much uncertainty, we are glad to help provide some stability to these deserving individuals.” To contact Lakes Region Scholarship Foundation, call 527-3533. To reach the Laconia-Gilford Lions, call 528-2663.

# Comfort Keepers

## Eight ways to keep aging eyes healthy

BY MARTHA SWATS  
Owner/Administrator  
Comfort Keepers

Changes to vision and concerns about eye health can happen rapidly for older adults. Seniors should get a vision test done once a year and should always follow a doctor’s recommendations on treatment plans and vision health.

Here are eight strategies for seniors to maintain eye health:

Diet - Eating delicious food is one of the most enjoyable ways seniors can maintain eye health. And, there are a variety of options that provide vitamins and nutrients that help with eye health – kale, carrots, eggs, sweet potatoes, oranges, almonds and salmon are great sources.

Exercise - A physician-recommended exercise plan can not only help with overall health, but has benefits for the eyes too. Increased blood circulation can remove toxins and increase oxygen levels in the eyes.

Avoid eye trauma – Injuries can have a huge impact on long-term eye

and vision health and taking precautions can prevent accidental eye trauma. Remembering to wear protective eyewear or goggles when appropriate, using chemicals and sharp objects with caution, and eliminating trip hazards are some of the ways that accidents can be avoided.

Smart computer use – Regular computer use can lead to eye strain and discomfort at any age. However, computer screens can be more harmful to our eyes as we age, and can cause headaches, eye irritation or vision issues like blurriness or seeing double. Seniors that use a computer regularly, particularly those who are in front of a computer for long periods of time, should make sure that their desk has good lighting, take regular breaks and always use corrective eyewear.

Consider other health issues – Older adults can have health issues that affect their vision health, and it’s important to talk to a health-care professional about

how physical conditions and medications can have an impact on the eyes.

Sunglasses – Protective eyewear becomes more important as we age, and it’s important for seniors to build the habit of always wearing sunglasses when they are outside.

Sleep – Sleep has beneficial properties for overall health, wellbeing and quality of life. It’s no surprise that getting a good night’s rest is important for eye health too!

Vision screenings – Changes to vision and eye health can happen rapidly for older adults. Seniors should get a vision test done once a year and should always follow a doctor’s recommendations on treatment plans and health.

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Comfort Keepers is a leader in providing in-home care consisting of such services as companionship, transportation, housekeeping, meal preparation, bathing, mobility assistance, nursing services, and a host of additional items all meant to keep seniors living independently worry free in the comfort of their homes. Comfort Keepers have been serving New Hampshire residents since 2005. Let us help you stay independent. Please call 536-6060 or visit our Web site at [nhcomfortkeepers.com](http://nhcomfortkeepers.com) for more information.



BY MARK PATTERSON

When you hear the phrase “risky investments,” things like penny stocks, futures contracts, option contracts or junk bonds likely come to mind. But those investments or whatever you want to call them are typically used for speculation or as it used to be called “taking a flier” or chance, knowing your odds of success are not great. Futures and options are not risky

per say, just leveraged so that they move faster in or away from profit. They can be used for risk mitigation in some circumstances.

The risk that I wanted to address though was the risk in owning things in your investment portfolio that you may believe are safe income producing vehicles like dividend paying stocks, preferred stocks, MLP’s or bond funds. When a stock or bond is purchased for income or the dividend it becomes that much more sensitive to interest rate fluctuations. As an example, because yields on CDs, bonds and fixed income in general are so low,

investment money has sought out any vehicle that pays a good dividend or yield. That in turn drives the price up and yield down, so when you have a lot of money chasing this yield you get inflated prices of the stock or bond.

Now, I am not convinced that rates will go up significantly all that soon; in fact, I believe that we have a lot of issues to get through before we worry about real inflation. Just realize that abrupt currency value change or a host of external global factors can change the interest rate picture very quickly creating a real jolt to those interest rate sensi-

tive vehicles.

Know that I am not against bonds, just bond funds. Bond funds are typically perpetual in nature, in other words, the bonds are bought and sold by the fund manager with no maturity date as far as you are concerned. Inflows and outflows make holding a bond till maturity a challenge for funds. Typically, if rates go up you lose value, if they go down you gain value. If you want exposure to bonds you might consider individual treasuries, corporate or municipal bonds with varied maturity dates, referred to as laddering. Laddering is just a method of stag-

gering maturity dates from short term to long, with a strategy that the near term maturities may be reinvested into a potential rising rate market. This is referred to as “immunizing” the portfolio. If you buy individual bonds you will at least know what you paid, what your yield, maturity date will be and have more control over the investment. If you do not feel that you have enough assets to justify individual bonds I would just take a pass on the bond fund at this stage of the game and find something else for income. Low cost bond ETF’s can be a good non correlated asset to an eq-

uity portfolio; however, I do not believe it is the best means for current income. The exception to owning a bond fund would be a specialty fund, such as a municipal bond fund that is specific to that state making it triple tax free.

Of course, all these strategies can be debated, I just want you to be active and aware of what is going on with your money whether you manage it yourself or have someone managing for you.

Mark Patterson is an Investment Advisor with MHP Asset Management LLC and can be reached at 447-1979 or [Mark@MHP-Asset.com](mailto:Mark@MHP-Asset.com).

## MARK ON THE MARKETS

### Risky investments



RESTAURANTS

(Continued from Page A1)

is still offering take-out and delivery; visit the Web site at gilfordhouseofpizza.com for the menu.

“Due to the Coronavirus, we are trying our hardest to keep our customers happy the best that we can,” the restaurant stated on its Web site. “We have an extremely limited number of employees at the moment and they are working very hard to get your orders ready. Please bear with us and Thank You for understanding.”

The Gilford Village Store on Belknap Mountain Road has been closed. It will reopen on June 2 from 8 a.m.-3 p.m. with a limited menu and new take-out window.

Kitchen Cravings on Airport Road has been closed. As of press time the restaurant had a sign on its door saying it would reopen on May 26.

The Lyons Den Restaurant & Tavern on Dock Road now has some outdoor seating available; call 293-8833 for reservations. The Lyons Den is open Wednesday through Sunday from 1-7 p.m. The restaurant still has take-out with curbside pickup available, visit lyonsdenrestaurant.com for menus.

Patrick’s Pub & Eatery on Weirs Road has outside dining and created a deck area in a section of its parking lot. Call 293-0841 to get on the waitlist. It is still offering curbside pickup and delivery, visit patrickspub.com for the menu and to order online. Patrick’s is open Sunday through Thursday from 3-7 p.m. and Friday and Saturday from 1-8 p.m.

Pizza Express on County Club Road is open for takeout and delivery Monday through Thursday 11 a.m.-8 p.m.

and Friday through Saturday from 11 a.m.-9 p.m., though they will be closed each day from 2-4 p.m. For information and specials visit their Facebook page.

Sawyer’s Dairy Bar on Lakeshore Road is open Thursday through Sunday from 11:30 a.m.-8 p.m., weather dependent. Call 293-4422 to confirm closing times. Sawyers is offering its usual take-out window service as well as outdoor dining. The restaurant’s website says it hopes to offer online ordering as soon as possible and plans to resume normal operations when the industry reopens.

Schuster’s Tavern at the Gunstock Inn on Cherry Valley Road has been closed. According to its Facebook page, Schuster’s has been working on its grand reopening with an outside dining area and take-out. The opening was



Patrick’s Pub & Eatery turned a section of their parking lot into an outdoor dining area

initially scheduled for Memorial Day Weekend, but that has been delayed to June 26 “due to unforeseen events.”

“Stay tuned for special events and exciting changes!” read Schuster’s Facebook page. This is not an exhaus-

tive list of restaurants, contact an individual business for information.

RECYCLING

(Continued from Page A1)

which she said the selectmen are already aware of. The department has been supplementing one to two members of the highway staff a week at the center.

She has heard from Laconia that there have been an increase of Gilford residents going to their station who don’t know the Gilford has its own, likely people who come up from other places like Florida.

The department will keep handing out flyers informing people about the center and Theriault said she would consider

running a message on local access TV.

Selectman Gus Benavides said he knew of someone doing work on a property who had a lot of cardboard who said he knew the recycling center wouldn’t take commercial waste. He said it was awful to think that much cardboard that could produce a profit for the town can’t be turned in and asked Theriault if there was any way exceptions could be made. Theriault said if a commercial entity called and said they had a load of just

cardboard they could come in and dispose of it. Theriault said something like this would be considered on a case-by-case basis if they could make a profit on it.

“That would be my two cents — say if there’s a profit in it for us to bring in revenue for the town, I would think that’s acceptable,” Theriault said.

Theriault said one snag would be the ordinance that bans commercial disposal, though town administrator Scott Dunn said he thinks there is some

flexibility. Benavides asked if his fellow board members would oppose this, getting a general response that there was no issue.

“If it’s actually going to make money for the town why not?” said board Chair Chan Eddy.

Theriault said whoever wanted to dispose of cardboard would have to call solid waste supervisor Bruce Hewitt ahead of time and the cardboard would have to be uncontaminated.

BRINE

(Continued from Page 1)

They will also be looking at options for pretreating the roads, especially seeing what impact it has in colder temperatures that would otherwise make the brine slick.

Selectman Kevin Hayes asked how the amount of salt they use per mile differed on roads with brine applied and the ones that didn’t. Theriault said they were only able to use it on four to six storms, though they were tracking the loads. Reports say they were using half the amount of salt on roads with brine than ones without. One road in Gunstock Acres had brine applied on one side and none on the other, she said the side that had brine needed only half the salt and the other side of the road.

GILFORD

(Continued from Page A1)

“Gunstock is a beautiful venue with the pond right there, mountains in the backdrop,” Sperazzo said. “We feel it is a great place to recognize our seniors and to honor them.”

Sperazzo said the seniors have been really supportive of the graduation plans and have been happy they have been able to organize something.

Graduation will take place on Friday, June 5 starting at 4 p.m. Sperazzo said they wanted to schedule the ceremony so they would have plenty of daylight for the festivities.

The ceremony is limited to one or two cars per graduate for the graduates themselves and those close to them. The cars will line up in the Gunstock parking lot. The ceremony will feature speeches by the class president, salutatorian,

and valedictorian. After the speeches students will be called up individually to get out of their vehicles and walk up to get pictures with their diplomas. The ceremony will be broadcast over the radio and livestreamed, seniors will be able to get a copy of it.

After the graduation, cars will form a procession and parade through Gilford and Gilmanton escorted by police cars and fire trucks.

The parade will leave Gunstock and go down Cherry Valley Road, then turn onto Belknap Mountain Road and through the village. They will then go onto Goodwin Road, Hoyt Road, Wild Acres Road, Liberty Hill Road, Swain Road, Cotton Hill Road, and Frank Bean Road into Laconia. The parade will then move into Gilmanton, going down Route 107, onto Route 140, and end at the

Gilmanton School.

Sperazzo said they hope a lot of people will be along the parade route, though socially distanced and staying safe.

“We’re asking for the communities of Gilford and Gilmanton to come out and support these seniors in a safe manner,” Sperazzo said. “It’s an opportunity for us to show our support and how we feel about our seniors and what they’re missing out on.”

Sperazzo said with missing prom, assemblies, and other events, “They’ve been robbed of those memories.”

“To have people line the parade route I think would say a lot to those 110 seniors,” Sperazzo said.

Seniors will pick up their caps and gowns the Wednesday before graduation, where they will also drop off supplies and equipment such as

Chromebooks, athletic uniforms, instruments, and others. The seniors will also get a gift on their way out and will also receive the time capsules they made in fourth grade.

Senior awards night will be a prerecorded video that will be posted the day before graduation. Representatives from different scholarships will announce the winners.

“We have many business partners and community partners that support us and our families with donations,” Sperazzo said. “We would feel it’s important to continue this for our seniors.”

Educators and families have been doing what they can to make the seniors feel special during this time. A few weeks ago, staff and families planted signs on seniors’ lawns recognizing them.

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## Edward Jones: Financial Focus

### Know Risk Tolerance at Different Stages of Life

As an investor, you'll always need to deal with risk of some kind. But how can you manage the risk that's been made clear by the recent volatility in the financial markets? The answer to this question may depend on where you are in life. Let's look at some different life stages and how you might deal with risk at each of them:

When you're first starting out ... If you're early in your career, with perhaps four or even five decades to go until you retire, you can likely afford to invest primarily for growth, which also means you'll be taking on a higher level of risk, as risk and reward are positively correlated. But, given your age, you have time to overcome the market downturns that are both inevitable and a normal part of investing. Consequently, your risk tolerance may be relatively high. Still, even at this stage, be-

ing over-aggressive can be costly. When you're in the middle stages ... At this time of your life, you're well along in your career, and you're probably working on at least a couple of financial goals, such as saving for retirement and possibly for your children's college education. So, you still need to be investing for growth, which means you'll likely need to maintain a relatively high risk tolerance. Nonetheless, it's a good idea to have some balance in your portfolio, so you'll want to consider a mix of investments that align with each of your goals.

When you're a few years from retirement ... Now, you might have already achieved some key goals – perhaps your kids have finished college and you've paid off your mortgage. This may mean you have more money available to put away for retirement, but you'll still have to think careful-

ly about how much risk you're willing to take. Since you're going to retire soon, you might consider rebalancing your portfolio to include some more conservative investments, whose value is less susceptible to financial market fluctuations. The reason? In just a few years, when you're retired, you will need to start taking withdrawals from your investment portfolio – essentially, you'll be selling investments, so, as much as possible, you'll want to avoid selling them when their price is down. Nonetheless, having a balanced and diversified portfolio doesn't fully protect against a loss. However, you can further reduce the future risk of being overly dependent on selling variable investments by devoting a certain percentage of your portfolio to cash and cash equivalents and designating this portion to be used for your daily expenses during

the years immediately preceding, and possibly spilling into, your retirement. When you're retired ... Once you're retired, you might think you should take no risks at all. But you could spend two or three decades in retirement, so you may need some growth potential in your portfolio to stay ahead of inflation. Establishing a withdrawal rate – the amount you take out each year from your investments – that's appropriate for your lifestyle and projected longevity can reduce the risk of outliving your money. Of course, if there's an extended market downturn during any time of your retirement, you may want to lower your withdrawal rate temporarily. As you can see, your tolerance for risk, and your methods of dealing with it, can change over time. By being aware of this progression, you can make better-informed investment decisions.

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STRATEGIES FOR LIVING

When a prostitute crashed the party

BY LARRY SCOTT

Simon the Pharisee was a gracious host and Jesus was his guest. But for this self-righteous Pharisee, the otherwise pleasant evening meal turned into a nightmare: a prostitute crashed the party.

In oriental fashion, Jesus and the Pharisee would have been reclining on divans on three sides of a low table. Jesus was no doubt given a cushion and lay on his left arm with his head towards the table, his feet, unsandaled, stretched out behind. This left His right arm free with which to eat and made it possible for servants to

rinse His feet during the banquet.

At some point during the banquet, the lady sneaked into the dining room. Leaning over Jesus’ feet, she washed His feet with her tears and wiped them with her hair. And then, in an act of remarkable sacrifice, she broke open the alabaster jar, worth a year’s salary for a common laborer, and anointed His feet.

We have no record the woman ever talked with Jesus. She did not admit to her life of sin and she did not ask for God’s forgiveness. But in her act of love, she indicated the place Jesus occupied in her life and that was

enough. “Your faith has saved you,” Jesus said. “Go in peace.”

And she was not alone. On another occasion, a group of self-righteous Pharisees brought to Jesus a woman who had been “caught in the very act of adultery.” Presuming He would “read her from the book” they were astounded when He said, “He who is without sin, let him cast the first stone.”

No one raised a hand against her, and shortly Jesus said to her, in my words, “Sweetheart, where are your accusers? Look ... I don’t condemn you either. Go ... and just don’t sin any more, OK?”

That’s God, and the marvel of His love is that no one is beyond His reach. When God intervenes, depravity does not determine one’s destiny. Ours is a God of second chances.

I still recall the evening a teenager, whom I shall call Jennifer, came by invitation as a special guest to our Church’s teen group. Perhaps fourteen years of age, her eyes were glazed over and she was staggering as if in a drunken stupor. She was hooked on Quaaludes (which she was getting by ripping off her grandmother) and claimed that evening to having taken thirteen! Perhaps

... but if true, it should have killed her.

But Jennifer found a group of people who cared and within months committed her life to Jesus Christ. To detox and put her life back together she enrolled in a Texas Bible School sponsored by David Wilkerson and Teen Challenge.

You can imagine my surprise when, perhaps a year later, Jennifer phoned me, ecstatic beyond words. Despite severe brain damage brought on by the Quaaludes, she had just excelled on a test that called for the memorization of a large number of Bible verses. As thrilled as she was astonished,

she was on the road to recovery.

It is amazing to see what God can do with a willing heart. A penitent prostitute, a brain-damaged teenager, and countless others have discovered there is no limit to the change that comes to a life open to His love. Our God is more than willing to take us from where we are and transform us into what we ought to be. But He does so only by invitation.

For further thought, follow me at [indefenseoftruth.net](http://indefenseoftruth.net).

Senior volunteers to be honored for service

CONCORD — The New Hampshire Department of Health and Human Services (DHHS), the New Hampshire State Commission on Aging, and EngAGING NH announce this year’s recipients of the Older Adult Volunteer Awards. To align with social distancing guidelines issued by the Centers for Dis-

ease Control and Prevention around COVID-19, the award ceremony will be held at a later date.

“Here in New Hampshire, we take pride in our communities and in our efforts to ensure that all Granite Staters are able to live and age with dignity in the comfort of their communities,” said Gov. Chris Sununu. “As we face a public health crisis of unprecedented proportions, the work done by individuals like the recipients of this year’s Awards has become more important than ever before. We cannot thank you enough for all that you have done to strengthen New Hampshire’s communities.”


Each May, during Older Americans Month, the Commission on Aging recognizes individuals or couples age 60 or older from each of New Hampshire’s ten counties for their outstanding volunteer efforts on behalf of older adults and others in their communities.

This year’s recipient from Belknap County is Chris Ray of Gilford.

For more information about the award, please contact Roger Vachon at 223-6903.



### SCIENCE FACT!




THIS DEVICE REQUIRES A LENS TO TAKE IN LIGHT RAYS AND USES GLASS TO REDIRCT THEM TO A SINGLE POINT TO CREATE AN IMAGE.

ANSWER: CAMERA


### What’s the Difference?

There are four things different between Picture A and Picture B. Can you find them all?

#### A




#### B



Answers: 1. Two pairs of sunglasses 2. Plane is turned 3. Phone has screen 4. Wallet is missing money

### THIS DAY IN...



## HISTORY

- **1883:** THE BROOKLYN BRIDGE, WHICH LINKS BROOKLYN TO LOWER MANHATTAN, OPENS.
- **1935:** MAJOR LEAGUE BASEBALL’S FIRST NIGHT GAME IS PLAYED AT CROSEY FIELD IN CINCINNATI.
- **1992:** THE LAST THAI DICTATOR, GENERAL SUCHINDA KRAPRAYOON, RESIGNS AMID PRO-DEMOCRACY PROTESTS.

## New Word

### DEVELOP


grow or cause to grow and become more mature

### How they SAY that in...

<b>ENGLISH:</b>	Photograph
<b>SPANISH:</b>	Fotografia
<b>ITALIAN:</b>	Fotografia
<b>FRENCH:</b>	Photographie
<b>GERMAN:</b>	Bild

## Did you know?

THE EARLIEST KNOWN SURVIVING PHOTOGRAPH WAS TAKEN BY JOSEPH NICEPHORE NIEPCE IN 1826 OR 1827. IT SHOWS A VIEW FROM AN UPSTAIRS WINDOW IN FRANCE.



### GET THE PICTURE?



Can you guess what the bigger picture is?

ANSWER: SECURITY CAMERA



## Area residents named to Dean's List at University of New England

BIDDEFORD, Maine — The following students have been named to the Dean's List for the 2020 spring semester at the University of New England. Dean's List students have attained a grade point average of 3.3 or better out of a possible 4.0 at the end of the semester. The University of New England is Maine's largest private university, featuring two distinctive campuses in Maine, a vibrant campus in Tangier, Morocco, and an array of innovative offerings online. Our hands-on, experiential approach empowers students to join the next generation of leaders in their chosen fields. We are home to Maine's only medical and dental colleges, a variety of other interprofessionally aligned health care programs, and nationally recognized degree paths in the marine sciences, the natural and social sciences, business, the humanities, and the arts. UNE. Innovation for a healthier planet. Visit [www.une.edu](http://www.une.edu)

Gilford  
Kaelin Cegelski  
Jillian Lachapelle  
Sarah Lachapelle

### University of New Hampshire announces May 2020 graduates

DURHAM — The following students graduated from the University of New Hampshire in Durham Saturday, May 16, 2020, during a virtual celebration. Students who received the honor of summa cum laude graduated with a GPA of 3.85-4.0; students who received the honor of magna cum laude graduated with a GPA of 3.65-3.84; and students who received the honor of cum laude graduated with a GPA of 3.50-3.64. Students are only graduated after the Registrar's Office has certified that all degree requirements have been successfully completed. A traditional, in-person commencement ceremony will be scheduled at a future date yet to be determined.

Christine Bond of Gilmanton graduated with a MSW degree in Social Work.  
Deanna Whitmore of Gilmanton graduated with a MSW degree in Social Work.  
Karim Naji of Gilmanton graduated with a PHD degree in Civil Engineering.  
Margaret Fillion of Gilmanton graduated with a BSCIVE degree in Civil Engineering.  
Owen Trindade of Gilmanton graduated with a BSCE degree in Chemical Engineering.  
Ali Sekou of Laconia graduated with a MA degree in Community Dev Policy Practice.  
Aliza Gray of Laconia graduated with a MED degree in Educational Studies.  
Emily Woods of Laconia graduated with a MSW de-

gree in Social Work.  
Martin Hecke of Laconia graduated with a BS degree in BusAdm:Finance.  
Bethany Clarke of Gilford graduated with a MFA degree in Writing.  
Hannah Saulnier of Gilford graduated with a BS degree in BusAdm:Finance.  
Marek Blais of Gilford graduated with a MS degree in Accounting.  
Samantha Lulka of Gilford graduated with a MS degree in Accounting.  
Cassidy Bartlett of Gilford graduated Magna Cum Laude with a BS degree in BusAdm:Marketing.  
Carter Mercer of Gilford graduated Summa Cum Laude with a BS degree in BusAdm:Info Syst&Bus Analytics.  
Shannon Mercer of Gilford graduated with a BA degree in Psychology.  
Tyler Swarthout of Gilford graduated with a BS degree in BusAdm:Marketing.  
Olivia Edson of Gilford graduated Magna Cum Laude with a BSEE degree in Electrical Engineering.  
Kayla Dillon of Gilford graduated Cum Laude with a BS degree in BusAdm:Finance.  
David Walker of Gilford graduated Summa Cum Laude with a BS degree in BiomedSci:Med&VetSci.  
The University of New Hampshire, founded in 1866, is a world-class public research university with the feel of a New England liberal arts college. A land, sea, and space-grant university, UNH is the state's flagship public institution, enrolling 13,000 undergraduate and 2,500 graduate students.



## HIPAA Privacy Rules

BY ATTORNEY  
EDWARD H. ADAMSKY

The Health Insurance Portability and Accountability Act of 1996 ("HIPAA") required new privacy standards to protect health care consumers. It took until 2003 to have those standards finalized and implemented. At first the rules caused confusion and fear as the law had severe penalties (fines and jail) for violations of patients' privacy. Providers changed their systems and became very rigid in what information they would release.

In the last seventeen years however, providers have become used to the system. No one has been punished for innocent infractions and no health workers have gone to jail. Some egregious and criminal violations have been sanctioned but the original fears of most providers did not come true.

Still, the standards are in place to protect everyone's privacy, and providers do follow them. You will not be able to get any "Protected Health Information" from a "Covered Entity" without a release by the

individual patient. In most cases if the patient is present, they can give verbal approval for a provider to speak to or in front of another person. But, without a written privacy release, the provider will not speak to a third-party about a patient who isn't there to assent. Hospitals are comfortable telling you if someone is there or not, but they won't tell you the person's condition.

This means that if you want someone else to know about your situation, then you should sign a HIPAA Privacy Release so that person can present that document to any provider from whom they need information. I am now having all of my clients execute a Privacy Release along with their other Life & Estate Planning documents. You may need HIPAA releases for your college-age children too.

One reason a third-party might need information is to pay a bill. If you have signed a Power of Attorney naming some trusted person to help you with paying bills, then that person has the power to handle

your money and pay the bill. But, if it is a medical bill, and they have a question about it, the provider will not talk to them without the Medical Privacy Release. A medical bill contains Protected Health Information and the billing office of a provider will not talk to your Agent under your Power of Attorney without a signed HIPAA release.

Protected Health Information means information about an individual's physical or mental health condition; the provision of health care to the individual; and, payment for that health care. "Covered Entities" include most health care providers, health insurers, and affiliated organizations (Doctors, Hospitals and Labs).

Estate Planning and Elder Law attorneys have modified their planning documents to include language designed to help families properly use and share protected information. Older documents may not have the right language, so you should review your documents, and if necessary, see your attorney to have them updated.

### Affordable living for Seniors of all Incomes! Current Openings – No Admission Fee!



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DONNA RHODES

A trip to Smith Bridge in Plymouth in the spring and summer months is a very pleasant drive where people will find some interesting information on N.H. Historic Marker #0179 along with some great farms and nearby natural sites to explore.

## The Future of VNA in New Hampshire

Concord Regional VNA and Central New Hampshire VNA & Hospice will host a virtual listening session to provide the public an opportunity to learn about the organizations' proposed merger and ask questions.

Wednesday, June 3, 2020  
4:30 to 6:00 p.m.

The online listening session will begin with a brief presentation followed by a question and answer period, and will conclude immediately following. Those interested in joining are encouraged to log-in promptly at 4:30 p.m.

For information and log-in details, please visit [www.vnaforthefuturenh.com](http://www.vnaforthefuturenh.com)



By Donna Rhodes  
[drhodes@salmon-press.news](mailto:drhodes@salmon-press.news)

REGION – The next adventure for visiting New Hampshire's historical markers in the Pemi-Baker, Newfound and Winnisquam Regions will take people just off the beaten path of the Tenney Mountain Highway to the peaceful waters of the Baker River and the site of the original Smith Bridge in Plymouth.

Now known as Millennial Bridge, it is the site of a covered bridge first built in 1786 and named for local farmer Jacob Smith, but in the early 1800's Capt. Charles Richardson

built a "new and improved bridge" at that same location. According to author Michael A. Bruno, who wrote the guide, "Cruising N.H. History," Smith Bridge was again reconstructed in 1850, designed that time to replicate the nearby Fayette Bridge, which in 1805 was built to cross the Pemigewasset River between the towns of Plymouth and Holderness.

Smith Bridge has a storied history of repairs that were also done in 1940, 1949 and 1958 before it underwent major reconstruction in 1971. Then, on April 16, 1993, it was destroyed by an arson fire and again rebuilt, this time by the Town of Plymouth.

There is much more to this story however, all chronicled on Historical Marker #0179 beside the newest covered bridge, built in 2001 and dedicat-

ed as the town's Millennial Bridge.

To visit this lovely spot on the Baker River, you will find it on Smith Bridge Road, situated off the Tenney Mountain Highway (Route 25), just west of downtown Plymouth. There is ample parking, pleasant sites for picnickers or paddle sport enthusiasts, and lots of country views to enjoy. Continuing on down the road visitors can also visit Longview Farm's popular produce stand, Brock's Blueberry Farm in late summer, or take time out for a stroll along the nature trails at Quincy Bog, located just before the town common in Rumney Village. For those reasons and more, Smith Bridge and the surrounding area is a great destination during the summer months just ahead.

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