

Gilford Steamer

THURSDAY, JANUARY 14, 2021

GILFORD, N.H.

Fire Department reports record year for calls

BY ERIN PLUMMER
ernews@salmonpress.com

The Gilford Fire-Rescue Department responded to a record number of incidents in 2020 according to the department's annual report.

The Gilford Fire and Rescue Department printed its annual report and posted it on the town website. The report shows a number of different data including incidents, statistics, mutual aid responses, personnel roster, photos from the year, and many other details.

"It was a busy year on many fronts; especially emergency responses to incidents," read the report's executive summary. "We responded to a record high number of incidents."

Overall, the Fire Department responded to 1,752 emergency incidents, an increase of one percent from 2019.

There were 495 total fire responses (including structure, chimney, brush, and car fires and fire alarms), an increase of 89 calls. Hazard response had an increase of 38 from 2019 with 82 total calls for wires down, hazardous material, carbon monoxide, and others.

The number of emergency medical incidents, however, significantly decreased. In 2020 there were a total of 192 medical calls, down 114 or 9.4 percent from 2019.

In 2019 62 percent of all emergency incidents were emergency medical responses and 38 percent were fires. Overall call

volume has increased 4.3 percent over the past five years and 42.4 percent since 2006.

Of all the total incidents, 52 percent took place along the village and Route 11A corridor area and 48 percent were from the Route 11 corridor, including roads and buildings from Route 11 from the Gilford-Alton town line to the Lacconia-Weirs line. In 2020 there were 759 incidents along the Route 11 corridor.

The Gilford Fire-Rescue Department responded to 187 calls for mutual aid to other communities, an increase of seven over 2019. The town also received aid from Lakes Region Mutual Fire Aid 102 times, an eight percent increase from 2019.

Finance Director highlights pandemic expenses, new technology

BY ERIN PLUMMER
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The town's Finance Director talked about managing the department during a pandemic, looking at new technology, and mother matters during a department update to the selectmen.

Finance Director Holly Burbank met with the selectmen during their Dec. 16 meeting. She said she started

as Finance Director in March right at the start of the COVID-19 crisis and hadn't met with the board until then.

"It's been a pretty hectic and crazy year," Burbank said. "I started right as COVID hit so trying to learn the job and also sort of coordinate COVID related issues in our finance office was pretty wild."

Burbank said she and

the office staff have been working hard to manage pandemic-related expenses. She said they have been busy tracking expenses related to the pandemic on a separate spreadsheet with backup paperwork so they can get reimbursed by the government.

As of the end of 2020 she said they were ex-

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Pond Hockey Classic, Ice Fishing Derby still a go

BY ERIN PLUMMER
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MEREDITH — The New England Pond Hockey Classic and the Great Meredith Rotary Ice Fishing Derby are still on for 2021 with some significant changes and have received support from the select-

men.

On Monday the board unanimously approved issuing event permits to both the Pond Hockey Classic, scheduled for Feb. 5-7, and the Rotary Derby, scheduled for Feb. 13 & 14.

The main events both take place on the lake,

which is under state jurisdiction. Town Manager Phil Warren said the town usually only issues event permits for the use of town property on the land through the Public Works Department, in these cases Hesky and Scenic Parks. Given the nature of the current



BILL DAMICK — COURTESY

History from afar

Bill Damick of Colorado Springs, Colo., formerly a resident of New Hampshire, found a historic cemetery in the town of Rosita, Colo. recently while exploring the mountains near his home. While there, he happened upon a gravestone for a William B. Weeks, born in Gilford in 1818, who passed away June 1, 1879. He shared a photo of the stone with the Steamer in the hope of learning more about who Weeks might have been. Anyone with information is encouraged to reach out to the Steamer.

Gilford says goodbye to outgoing executive assistant

BY ERIN PLUMMER
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The selectmen gave a fond farewell to a long-time employee before she went to serve another town.

Former Executive Assistant Angela Bovill recently took the position of Administrative Assistant for Moultonborough's board of selectmen. Her last meeting with the Gilford board was on Dec. 16, 2020, and she received warm wishes on her new path.

Selectman Gus Benavides recognized Bovill's years of service with Gilford.

"She's done a great and amazing job," Benavides said. "It is a breath of fresh air to deal with her. No matter what the situation is, we can count on her to be posi-

tive about it, even in this worst of times, through COVID, any situation."

He said so many other departments and boards in the town have greatly appreciated her work.

Bovill lives in Moultonborough and Benavides said they "cannot blame her" for wanting a position with a much shorter commute.

"We definitely understand that, and we wish her well," Benavides said. "Our loss is their gain and again, Angela, on behalf of the Board of Selectmen and the town of Gilford thank you for everything you've done, and we couldn't ask for a better employee than you have been and I really, really thank you from the bottom of our hearts."

Bovill received ap-

plause from the selectmen and town officials.

"Thank you; I appreciate it," Bovill said.

Town Administrator Scott Dunn echoed Benavides' words.

"I think she knows how much she's meant to me over the past years and how much we're gonna miss her and how much we have appreciated her," Dunn said. "We'll leave it at that."

According to the minutes of the Dec. 17 Moultonborough selectmen's meeting, board chair Kevin Quinlan announced Bovill would take the position of Administrative Assistant after longtime Administrative Assistant Hope Kokas retired. Bovill started her position on Dec. 28, 2020.



The New England Pond Hockey Classic will return this year, though with some significant changes to minimize crowds.



The Great Meredith Rotary Ice Fishing Derby is on for 2021, though the board and awards ceremony will be going virtual this year.

Notes from the Gilford Public Library

Classes & Special Events

Jan. 14 – Jan. 21

*Sign up and face masks required

Thursday, Jan. 14

Mother Goose On the Loose (Virtual), 10:30-11 a.m.

Friday, Jan. 15

NO EVENTS

Monday, Jan. 18

NO EVENTS

Tuesday, Jan. 19

Bilingual Storytime, 10:30-11 a.m.

Join Miss Maria every Tuesday to read, sing, dance, and play in both English and Spanish!

Wednesday, Jan. 20

Phone-In Check out an Expert, 10 a.m.-noon

Thursday, Jan. 21

Mother Goose On the Loose (Virtual), 10:30-11 a.m.
Book Discussion, 1-2 p.m.

This month's book is "Olive, Again" by Elizabeth Strout, a collection of short stories featuring Olive Kitteridge. The discussion will be led by Arielle Masterson, and copies of the book are available at the front desk.

Ongoing Children/Teen Event

Snap Your Snacks: Teens and Tweens! Tag @gilfordpubliclibrary on Instagram, tag @GPLhayden on TikTok or send us an email at gilfordlibrary@gmail.com with your own 60 second food video for a chance to be featured on our Instagram and win a prize! Entries due by Feb. 1.

Gilford Public Library Top Ten Requests

1. "The Sentinel" by Lee Child
2. "NYPD Red 6" by James Patterson
3. "Deadly Cross" by James Patterson
4. "A Time for Mercy" by John Grisham
5. "Hush-Hush" by Stuart Woods
6. "A Promised Land" by Barack Obama
7. "Daylight" by David Baldacci
8. "The Law of Innocence" by Michael Connelly
9. "The Midnight Library" by Matt Haig
10. "The Awakening" by Nora Roberts

GILFORD POLICE LOG

The Gilford Police Department reported the following arrests from Dec. 31 to Jan. 10.

Corey R. Perron, age 34, of Gilford was arrested on Jan. 7 on multiple counts of possession of child sexual abuse imagery, both with and without intent to distribute.

Travis M. Magoon, age 36, of Gilford was arrested on Jan. 7 in connection with multiple warrants.

Jessica A. Lurvey, age 27, of Gilford was arrested on Jan. 8 for Theft By Unauthorized Taking in an amount less than \$1,000.

Patricia An Clark, age 65, of Belmont was arrested on Jan. 8 for Possession of a Controlled Drug.

Ashley N. Baez, age 33, of Laconia was arrested on Jan. 9 for Driving After Revocation or Suspension and Suspension of Vehicle Registration.

Nicole Collins, age 29, of Concord was arrested on Jan. 9 for two counts of Simple Assault-Physical Contact or Bodily Injury.

Meredith Village Savings Bank Fund announces grants to local non-profit organizations

M E R E D I T H — The Meredith Village Savings Bank Fund at the New Hampshire Charitable Foundation has awarded \$47,000 to 19 local non-profit organizations. These grants are additional to the Bank's many contributions in the form of sponsorships, donations and scholarships, as well as the exceptional volunteer efforts of their employees.

"The community has always been at the heart of our mission," said Rick Wyman, President of Meredith Village Savings Bank (MVSB). "We are very fortunate to have so many valuable non-profit organizations that provide essential services to the people and families of the Lakes Region and Seacoast." Recipients of the MVSB Charitable Fund grants include:

Food Pantries
Eleven food pantries that serve the same communities as Meredith Village Savings Bank will share a donation total of \$11,000.

Belknap House, Laconia

Awarded \$7,500 to support temporary staffing needs to accommodate new COVID-19 protocols. Belknap House provides families experiencing homelessness in Belknap County safe housing. Guests are admitted through local welfare department referrals. Clients are offered educational assistance and skills training such as money management and how to be a good renter, as well as other pertinent and valuable life skills.

The Children's Muse-

um of New Hampshire, Dover

Awarded \$2,500 for the purchase of a new wooden playset. The playset will provide safety and support for guests to enjoy for many years to come. The Children's Museum of New Hampshire actively engages families and children of the Seacoast region in hands-on discovery, inspiring all to become the next generation of innovators and creative thinkers.

Got Lunch, Ashland and Holderness

Awarded \$1,000 to provide healthy lunches to low income children and families from Ashland and Holderness. Got Lunch is a community-based program that provides healthy lunches to children during their summer break.

Hospice Help Foundation, Portsmouth

Awarded \$5,000 to help fund essential needs and supplies for impoverished hospice patients. The Hospice Help Foundation supports hospice patients struggling with poverty, providing financial assistance to patients in dire financial need. Their focus is on improving the quality of life of patients and loved ones, while easing the burdens that accompany terminal diagnosis and illness.

Lakes Region Food Pantry, Moultonborough

Awarded \$5,000 that will go toward their healthy food voucher program. The Lakes Region Food Pantry helps meet the needs of local individuals and families facing food insecurity

and services are provided to individuals with dignity and respect. They offer food, food vouchers, personal care products, cooking classes, among many other programs.

Patriot Resilient Leader Institute for Camp Resilience, Gilford

Awarded \$5,000 to help subsidize the cost of the Camp Resilience Winter Wellness retreat for veterans. Camp Resilience provides a sustained comprehensive curriculum to help wounded veterans recover their well-being by engaging in sports, adventure activities and life-skill programs.

Step Up Parents, Portsmouth

Awarded \$5,000 in financial assistance for more than 100 in-state kinship caregivers. Step Up Parents offers funding and support to relative caregivers in NH who have stepped up to be surrogate parents to children whose biological parents are struggling with substance use disorder. In many instances, kinship caregivers must simultaneously deal with the devastating effects of addiction with their own child or relative.

Tuftonboro Historical Society

Awarded \$5,000 to go toward the restoration of the Historical Society's building. The Tuftonboro Historical Society promotes and preserves the history of Tuftonboro, NH.

The Meredith Village Savings Bank Fund was established in 1997 under the leadership of John Starrett, then President and CEO of the Bank.

Since then, 417 grants totaling \$1,683,248 have been awarded to a wide range of environmental, social, educational and historic projects throughout the Greater Lakes Region, Plymouth and NH Seacoast areas. Over the years, the Fund has supported literacy programs, after-school programs, environmental monitoring and education, restoration of historic structures, organizations that provide support for individuals and families in challenging circumstances and equipment that helps save lives. The deadline for consideration in the next grant cycle is October 15, 2021. Applications are available at mvsb.com.

Unlike a stock bank, MVSB is a mutual savings bank that operates for the benefit of its depositors, borrowers and surrounding communities. As a result, MVSB has remained steadfast in fostering the economic health and well-being of the community since it was founded in 1869. For over 150 years, Meredith Village Savings Bank (MVSB), has been serving the people, businesses, non-profits and municipalities of Central NH. MVSB and its employees are guided by the values of accountability, mutuality, excellence, respect, integrity, teamwork and stewardship. To learn more, visit any of the local branch offices located in Alton, Ashland, Center Harbor, Gilford, Laconia, Meredith, Moultonborough, Plymouth, Portsmouth or Wolfeboro, call 800-922-6872 or visit mvsb.com.

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The Gilford Steamer is published weekly by Salmon Press, P.O. Box 729, 5 Water St., Meredith, NH 03253. Periodicals, postage paid at Meredith, NH 03253. POSTMASTER: Send address changes to the Gilford Steamer, P.O. Box 729, Meredith, NH 03253.

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Nature - with a side dish of happiness - being served at Prescott Farm

LACONIA — The science is in. Spending time in nature benefits the physical, emotional and mental health of people of all ages. But just because the studies have proved it, doesn't mean it's easy to follow through.

If you and the young ones in your life are finding that this long season of online learning and early sunsets has made getting outside into nature seem like an insurmountable task, Prescott Farm is here to help!

School and Community Programs Director, Andie Hession, explains it this way: "Newton's Law of Inertia, an object at rest tends to stay at rest, is true for people, too! It's always easy to get stuck in the habit of staying put, and in the winter, hunkering down is even more tempting than ever."

Hession and her team of Environmental Educators have designed programs to meet participants wherever they are on their nature journey, and help them explore even further. The mood boosting just comes along for the ride.

"We don't require smiles and laughter at our programs," Hession says, "but you can bet we have them in abundance!"

Two series offered this winter are specifically designed to help younger explorers connect with their favorite



Courtesy
Fastest. Furthest... Happiest? What does it take to make a sled go-go-go in the snow? Prescott Farm's "Sledding Strategies" session during Family & Friends Fun Days on Jan. 23 aims to find out. (The joy is just a wonderful side effect!)

adults – and with nature – all while having winter fun.

Family & Friends Fun Days at Prescott Farm are brand new in 2021. The two-part winter program will take place on Saturday, Jan. 23. Animal Tracking (10 a.m. – noon) will help participants become true detectives as they learn the places, prints, and patterns animals mark in the snow and search for clues that will tell you who is calling Prescott Farm home this winter. Sledding Strategies (1-3 p.m.) invites participants to take their usual sledding fun to the next level. How can you get

the most distance? The most speed? Different sled materials and adjustments to the track will help kids of all ages walk away ready to wow friends with new sledding skills.

Family & Friends Fun Days at Prescott Farm are available at no cost to participants thanks to the generous support of NHEC Foundation. Details on spring, summer and fall sessions are available on the Prescott Farm website calendar.

Winter Polliwogs offers the chance for the littlest explorers – and their favorite grown-ups – to have fun in nature.

Polliwogs will meet on four Wednesday mornings (11 a.m. – noon) beginning Jan. 29. Each week Polliwogs will dig into age-appropriate nature activities like animal prints, sledding, snowshoes, and maple sugaring.

A full calendar of programs, descriptions, age level recommendations,

and registration information is available at prescottfarm.org.

In addition to educator-led programs, visitors can enjoy the trails, sledding hill, and natural playscape on the 160-acre property as a free community resource from dawn-to-dusk every day. Visitors who wish to rent snowshoes

(\$5) may do so while the program building is open (Monday – Saturday, 9 a.m. – 4 p.m.). For program details, a list of health and safety requirements, and to register, please visit prescottfarm.org.

Prescott Farm is a nonprofit 501c3 dedicated to environmental education and preservation. For more than twenty years, Prescott Farm has been a destination for people of all ages to learn about New Hampshire wildlife, ecology, natural history and cultural history through hands-on public programs and service learning opportunities in the beautiful Lakes Region of New Hampshire. It is a designated wildlife viewing area with over 160 acres of idyllic farmland, forest and pastures open daily, year-round to the public including more than three miles of woodland, pond and field trails, heritage gardens, and a Natural PlayScape, as well as Fledglings Nature-Based Preschool and WildQuest summer and vacation camps. For more information about Prescott Farm and all of its programming and ways to help, please visit www.prescottfarm.org.

Gilford Parks and Recreation News

BY HERB GREENE
Director
Gilford Parks and Recreation

Senior Strides Weekly Walking continues on Wednesday mornings. The Gilford Parks and Recreation Department is sponsoring a weekly drop-in walking program for senior adults on Wednesday mornings from 9:00 am-10:00 am at the Gilford Youth Center. Participants can track their progress or just walk for fun. All participants should bring and wear a mask throughout the program. Participants are also encouraged to bring their own water bottle, as water will not be provided. There will be plenty of chairs available, spaced 6 feet apart, for participants to take a break as needed. Hand sanitizer and disinfectant will be available. There is no fee for this program and participants can register their first day. For more information, please contact the Parks and Recreation Department at 527-4722.

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STRATEGIES FOR LIVING

The musings of a troubled man

By Larry Scott

The new year has arrived ... but few of us are celebrating. A pandemic that doesn't want to quit, a riot and tragic death in Washington, D.C., a Congress set to change the way we live, and a disturbing moral breakdown across American society, leave me troubled and disoriented. Travel is on hold, Church is online, eating out a thing of the past. And there is no end in sight!

The year promises to be a productive one for me, only because I have the chance of writing to people like you. "The Model of a Model," my first book, will be on the market, I hope by mid-year, and I will continue to share my thoughts each week in this forum. But that, frankly, is what troubles me.

Strategies for Living has been in production for a little over three years. I have been open about my struggles with life, I have challenged the social issues that are destroying our society, and I have often pointed to Jesus Christ as the only One Who can bring a song in the night, or perhaps I should say, peace of mind to our Pandemic.

But many of the people I care about have concluded my faith is bogus, or at least, of no interest. The Bible is a book they never read, Jesus Christ a historical figure they know little about, and my faith confusing and unwelcome. They are good people, friends that have earned my respect. But I agonize over their eternal future ... and there seems to be no way I can reach them.

And that is my dilemma. What do I do? I can attempt to get their attention with pious platitudes and real-life stories, but to what end? Eternity looms; none of us will be here by 2060. And although this discussion will be remembered, it will by then be purely academic.

For those who haven't welcomed Jesus as the Lord of their lives, eternity will be a nightmare. Contrary to the Bible's picture of hell as a lake of fire, which I take to be a metaphor, I think of hell as a cold, dark, and silent room. There is nothing to see or do, no one to talk to, you're just there. Alone with your thoughts, you exist day after day, year after year, into the ages, with nothing but the memory of what could have been. And as it goes on ... and on ... and on ... it will, indeed, constitute suffering beyond anything one can imagine.

And that is my dilemma. How do I remain silent? I am excited about life, and I would like to write about positive thinking, careful planning, overcoming a troubled past, achieving your dreams, and making these the best days of your life. But to what end? "If in this life only we have hope," wrote the Apostle Paul, "we are of all men most miserable." Wow! He had that right!

But it need not be. You can join me as we reframe our past, energize our activities, and achieve our potential. That is a dream that excites and I believe possible because, to quote the Apostle Paul again, "I can do all things through him who gives me strength." For a great 2021, I invite you to begin it with Jesus Christ.

For more thoughts like these, follow me at indenseoftruth.net.



By JOHN HARRIGAN
COLUMNIST

Adults were always talking about four seasons, which to us sounded a lot like salad dressing. To a kid, the seasons seemed interchangeable. The only thing that changed was the substance you were dealing with. If we weren't trying to wear out the dirt, we were trying to wear out the snow, and not just by sliding on it. We swept it, pushed it, shoveled it, dug holes in it, rode on it, and for sure, played in it.

Exactly the same as with dirt.

And maybe this is one of those cultural things, but we never used the term "sledding." We went sliding. There was a song, popular in its day, "Let's Go A-Sledding Tonight," which made me picture a couple, out on the town in a one-horse sleigh. This somehow did not fit in with the reality of a day's sliding on Hill Sixty, our favorite hill to trudge up and slide down.

Given the wind blowing a steady gale and the boot-pounding that Hill Sixty got, I was always amazed at how much snow still stuck there. This was in spite of our best efforts to wear it out and call for a fresh batch, which upon receipt we proceeded to pulverize and hurry on its way to Long Island Sound.

Hill Sixty, I learned the moment I could swing a golf club, meant "Sixth Tee," which is precisely what our sliding hill was, and still is. "Colebrook Country Club" is the old name for the course and the current one too, but of course the course is open to all.

It is an amazing course, geologically and in other ways, all (to me) positive. The sixth tee is perched on a peninsula formed by the stupendous water thundering along under-the-ice outwash that formed Colebrook, at least the lower parts of town. Like many if not most golf courses in northern New England, it once was a dairy farm.

I have mentioned several unusual things about the course before, but to me the most fasci-

North Country Notebook

It wasn't called "sledding," but down the hill we went



COURTESY

The information for this photograph said simply "toboggan ride," and left everything else to guess-work, which would indicate at its most basic, "Fell off." (Courtesy Pixabay)

nating is the three connected glacial pot-holes dominating portions of the seventh and ninth fairways. One pot-hole is so deep that if your ball happens to land in the middle, your entire view is grass and sky, unless you are particularly tall.

This of course prompts the persnickety question, "Okay, mister smarty-pants amateur geologist trying to ruin someone's golf game, if you duff your drive, a real stinkaroo, and your ball happens to land in the bottom of the deepest pot-hole, how do you know where to hit your next shot if you can't see anywhere?"

I have a ready answer to that one, from experience, which is, "You run up to the lip (or ask someone already up there to do it for you), and you place a small but discernable object--a piece of scaffolding, a pink lawn flamingo, a can of beer--on a line of sight between you (or your stand-in), the flag, and your ball, way down there in the hole. On second thought, if you go up there onto the lip for a good survey of the scene, you might want to bring binoculars, so you can see your ball. From back down there where

your ball is, where you meant that if it went



The passengers seem ready for a good ride, and judging from the slopes in the distance, they'll get one. (Courtesy shutterstock)

can't see anything, a 5-wood with plenty of loft is just about right, unless there's a lot of tail-wind or you've been hitting the ball right on the sweet-spot, in which case you might want to drop to, oh, a 5-iron."

When I was taught the rudiments of golf by some of the old-timers, like Trenholme Dickson and Hap Colby, particularly how to grasp the club, you could take a "preferred lie" anywhere on the course, which meant you could move your ball half a foot. I think that originally this rule was on account of cow-flaps, and areas previously ploughed for corn.

Also, your ball was always in play, which

into the church parking lot or somebody's backyard, you could hit it. Of course, you would go and ask. In this vein, I remember hitting a drive off the heel of my club, which sent the ball into Steve and Thelma Daley's backyard. This was on the fifth hole, 612 yards, a par 6, one of only two or three in the state, I think. Steve was out there puttering around, and I asked him if I could hit my ball and he said "Sure," and came over to watch, and I caught that one pretty well, over the brook, even, which is a pretty good golf shot.

(Please address mail, with phone numbers in case of questions, to campguyhooligan@gmail.com or 386 South Hill Rd., Colebrook, NH 03576.)

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Edward Jones: Financial Focus

How to Respond When Risk Tolerance Is Tested

When you begin investing, you'll generally assess your comfort with risk, as your investment choices will be guided at least partially by your risk tolerance. But once you actually experience the ups and downs of the market, this tolerance could be tested.

Risk tolerance may appear less bothersome in the abstract but seem quite different in reality. For example, you might initially think you wouldn't be fazed by short-term market downturns, no matter how severe. However, when the financial markets really decline, as happened when the COVID-19 pandemic struck last March, you might find yourself being more concerned than you thought you would be.

Before you change your investment strategy, it's important to understand the potential tradeoffs. By limiting your downside risk by investing less aggressively, you may also limit your upside potential. You might need to change your strategy in other ways, such as sav-

ing more or working longer. That said, the tradeoff involved in reducing your downside risk may be worth taking, if it helps you cope better with wild market swings, as the best strategy may be one you can stick with through the inevitable ups and downs of the markets. Because market fluctuations are a normal part of investing, here are some additional suggestions that may help you focus on your long-term strategy.

- Look past the immediate event. While the market's pandemic-driven fall was sudden, its recovery was also fairly quick. Eight months after its March meltdown, the market had regained all the lost ground and reached a new record high. During the midst of what appears to be a real threat to your investment portfolio, it can be difficult to anticipate a more favorable environment. Yet, while past performance can't guarantee future results, every historical market decline has been followed by a recovery.

- Understand that the Dow isn't your portfolio. When the Dow Jones Industrial Average and the other major market indexes such as the S&P 500 fall precipitously (or shoot up), it makes headlines. But the Dow and the S&P 500 only track the performance of large U.S. companies -- and while their performance may be an indication of the U.S. economy, they aren't going to track the results of your portfolio, which should ideally include a personalized mix of large-company stocks, small-company stocks, international stocks, bonds, government securities and other investments.
- Keep your emotions out of your investment moves. The market will fluctuate constantly -- but you should always try keep your emotions in

check. Excess exuberance when the market rises, or extreme despondency when the market falls, can lead you to make poor decisions. Specifically, we may buy when we feel good (when the markets are up) and sell when we feel badly (when markets are down). Your heart and your emotions may drive your financial goals -- creating a comfortable retirement, sending your kids to college or leaving a legacy for your family -- but when you invest for these goals, you should use your head. Your risk tolerance is a key part of your investment strategy. But by taking the steps described above, you can gain a broader understanding of how risk fits into your overall picture -- and a better understanding of yourself as an investor.

This article was written by Edward Jones for you by your local Edward Jones Financial Advisor. For more information or to sign up for their monthly newsletter, contact your local Financial Advisor. Member SIPC



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MARK ON THE MARKETS

Risky investments



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 CD, s, 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.

ly creating a real jolt to those interest rate sensitive 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 equity 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.

Comfort Keepers

Keeping seniors safe in the bathroom

BY MARTHA SWATS

Owner/Administrator

Comfort Keepers

Every 11 seconds, an older adult is treated in the emergency room for injuries resulting from a fall. And, it’s estimated that 80 percent of these falls happen in the bathroom. Fall-related injuries can range from minor cuts, scrapes, and bruises to more severe injuries, including broken bones, hip fractures, head contusions, and even spinal cord injury.

It’s easy to understand why bathrooms are particularly hazardous for seniors. Bathrooms tend to have slippery surfaces and nothing to grasp in order to prevent falls.

As we age, reduced muscle strength and balance can make falls more common, and those with a history of falls have an even greater risk of falling again. In the bathroom, this can occur when stepping into and exiting the tub or shower; when reaching for a towel bar, sink top, or other objects for balance when walking; and when sitting down and getting up from the toilet.

Installing safety features in the bathroom can reduce the risk, and

there are many options available:

For the shower and tub:

Install grab bars or a tension pole. Towel bars are great for holding towels but aren’t built to support weight. Installing slip-resistant grab bars to help support balance when entering and exiting the shower or tub can help. Seniors should choose bars that are color contrasted from the wall for visibility, and ensure they are securely fixed to the studs of the wall for adequate support.

Using a shower chair. A shower chair can provide stability for balance and be a resting place for those who can’t stand for long periods of time. A good shower chair has rubber tips on the legs to prevent sliding. Also, installing a hand-held showerhead allows those with balance issues to shower while seated.

Using a bath transfer bench. A bath transfer bench eliminates the problem of stepping in and out of the tub. Users can sit on the bench outside of the tub then slide into the tub, eliminating the need to step over a bathtub wall.

For slippery surfaces:

Add non-slip mats. Having a non-slip rubber mat (or decals) on the floor of the shower or tub as well as a non-slip rug on the floor can help prevent slips. A non-slip rug should be placed in front of the toilet, by the sink, or in any place that there is a risk of water making the floor slick.

Add non-slip adhesive strips. These can be placed on the top of sink edges to guard against hand slippage if these surfaces are used for balance support.

For the toilet:

Use a raised toilet seat. For seniors that have difficulty lowering themselves down to sit on a low toilet seat and rising to a standing position, a raised toilet seat adds 3-4 inches of height, which reduces squatting.

Install grab bars for standing and sitting. Grab bars can be installed to help with lowering and raising. And, there are some raised toilet seats with built-in grab bars to provide extra assistance.

ComfortKeepers® can help. About one-quarter of Americans over age 65 need help with everyday activities such as eating, bathing, and getting in and out of bed or a chair.

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About 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

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

BIDDEFORD/PORLAND, Maine — Olivia Cram and Sydni Lehr of Gilford have been named to the Dean's List for the 2020 fall 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.



PUBLIC HEARING NOTICE

The Public Hearing for the 2021-2022 Shaker Regional School District proposed budget will be held Monday, January 11, 2021 at Canterbury Elementary School and Tuesday, January 12, 2021 at Belmont Middle School. The public hearing starts at 6 pm.

Shaker Regional School District PUBLIC NOTICE

NOTICE OF TIME LIMIT FOR FILING CANDIDACIES FOR SCHOOL BOARD MEMBERS OF THE SHAKER REGIONAL SCHOOL DISTRICT

The undersigned clerk of the School District herewith gives notice of the time limit for declaration of candidacy from this school district for election of a moderator and school board members of the Shaker Regional School District. The filing period will start Wednesday, January 20, 2021.

The election will occur during the annual voting on Tuesday, March 9, 2021 and will be conducted under the non-partisan ballot law.

Positions to be filled at the election are:

- Belmont – one member to serve for three years (2024)
- Canterbury – one member to serve for three years (2024)

Written declaration of candidacy must be filed with the clerk prior to 5:00 pm on Friday, January 29, 2021 in order for the name of the candidate to appear on the ballot. A filing fee of \$1.00 is required. Forms may be obtained from the Superintendent of School's Office; 58 School Street; Belmont, NH 03220, telephone number 267-9223, or by calling Stacy Kruger, Clerk, at 267-7552 evenings.

No person may file a declaration of candidacy for more than one position of the School Board to be elected at such election. Any qualified voter in each of the pre-existing districts named above is eligible to file for the position to be filled from that District. All candidates will be elected at large.

Stacy Kruger, Clerk
Shaker Regional School District

Virtual groundbreaking held for new senior living facility

FRANKLIN — The team at the Peabody Home in downtown Franklin put shovels in the ground at a recent virtual groundbreaking ceremony to formally kick off the construction process that will result in a significant expansion of facilities and services. The ceremony, captured on video, includes remarks from staff, board members and the mayor, all highlighting the long history of the Peabody Home and the strong interest in creating a “new Peabody.” The larger, brand-new facility will provide more capacity for assisted living and memory care and add in new high quality independent living options for a full continuum of care.

“Peabody Home has given back to this community for almost 100 years. This Board of Directors felt that we needed something to push the Peabody Home forward into the next century. The best option the board found is to put in a brand-new facility that will serve this community for another 100 years,” said Chris Seufert, chair of the Peabody Home Board of Trustees, during the virtual groundbreaking.

Funding totaling \$26 million was approved through the United States Department of Agriculture’s (USDA) Rural Development’s Community Facilities Direct

Loan & Grant Program in November. On Dec. 22, all loan paperwork was finalized, allowing construction to start.

“Three years ago, we (the board) thought about expanding and meeting the expectations of what we know is coming in this industry. We looked at our 80-year-old building and thought, ‘it’s time to think of something different.’ What we have come up with is a set of plans that will accommodate two times the census and three times the square footage,” said John Benham, who also serves on the board and chairs the Building Committee.

Construction of the new 63,632 square foot facility will be done in two primary phases. The first phase will be the construction of the assisted living and memory care facility. Upon completion, residents and staff from the current facility, which dates back to 1942, will be moved to the new building. Phase one is expected to be completed in late 2021.

Franklin Mayor Tony Guinta participated in the virtual groundbreaking and read a proclamation.

“The Peabody Home is now poised to begin an incredible expansion that will not only complement Franklin’s downtown rebirth, but most



Peabody Home Executive Director Meg Miller at the groundbreaking for the comprehensive new senior living facility.

importantly will provide a special place for more than 70 seniors to enjoy their golden years in a warm, safe and well-appointed environment,” he said.

After phase one is completed, the original building will then be torn down and phase two will include constructing the new independent living facility on that location. Both phases will be integrated into a single three-story building that features a granite and brick façade and large manor windows and will include a 24-hour emergency response system, personal transportation services, a beauty and barber shop, an exercise and wellness room and easy access to downtown Franklin. Phase two is expected to be completed in late 2022.

Once completed, the “new Peabody Home” will more than double capacity from the current 37 residents and will include 13 memory care apartments, 45 assisted living apartments and 16 independent living apartments. It will feature more common space and take advantage of its unique views of the Winnepesaukee River, which bends around a point where the facility is located.

“The Peabody Home has been an integral and beloved part of Franklin’s downtown since the early 1940’s. Residents near and far have come to trust the facility for its high quality of care. The expanded capacity will be critical as the Peabody Home continues to serve the growing senior population of this great community,” US Sen. Jeanne Shaheen said in a letter submitted as part of the ceremony.

U.S. Sen. Maggie Hassan and U.S. Representative Annie Kuster provided video commentary for the ceremony.

“This modernization and expansion of the Peabody Home will serve more seniors in our state, keeping them safe and healthy, and improving their lives,” Sen. Hassan said in her video.

“I’m just thrilled that the Peabody Home has received this significant funding from the U.S. Department of Agriculture. This direct loan represents an important investment in the City of Franklin, its residents and surrounding communities,” Rep. Kuster added in her video.

Meg Miller, who has

been at the Peabody Home for 22 years and currently serves as director, thanked her volunteer board for all of their work and support and Rural Development for providing the funding to make this project a reality. She encouraged those interested in learning more about the expansion to visit a new Web site that has information on the project.

Peabody Home, which is an independent non-profit organization, will continue its unique benefits that help make it an affordable, high-quality option for senior living. While many facilities that offer independent living often require a significant down payment, Peabody plans on requiring a small, fully refundable deposit. The facility will also continue to offer its Yankee Plan, where residents pay for basic services

and can then add in additional services a la carte, so they are not charged for services they don’t use.

Schematics and additional information on the building can be found online. Space in the new facility can be reserved now. Anyone who moves into the Peabody Home prior to the opening of the expanded facility will have a space held for them in the “new Peabody.” The building was designed by EGA P.C. Engelberth Construction is building the facility and the engineering work is being conducted by Nobis Engineering. Advisory work is being provided by RS Consulting and North Country and the Northern Community Investment Corporation. For more information, contact Marylee Gorham at 934-3718 or ormgorham@peabodyhome.org.

Schedule changes for season’s first week

BY JOSHUA SPAULDING
Sports Editor

REGION — Every schedule for this winter season has had the addendum “subject to change.” It’s a sign of the times that the COVID-19 pandemic has made it so teams have to adjust on the fly.

The first week of the season has already brought some changes, as Belmont High School went remote for the week, forcing their teams off of the courts and ice and cancelling some of the scheduled games in the first week.

Belmont was supposed to play Gilford twice in basketball, once after deadline on Monday and again today, Jan. 14. Those games were cancelled. Gilford called an audible and moved the games scheduled with Prospect Mountain on Tuesday, Jan. 19, to today, Jan. 14, with the boys at home and the girls on the road, both with 6 p.m. start times.

Additionally, the Belmont-Gilford hockey team had to cancel its two scheduled games against Division III defending co-champion Kennett, one which was scheduled after deadline Wednesday and the other scheduled for this Saturday.

Sports Editor Joshua Spaulding can be reached at 279-4516, ext. 155 or josh@salmonpress.news.



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BARNSTEAD SCHOOL DISTRICT FILING NOTICE

The filing period for the School District Officers will be held from Wednesday, January 20 p.m. through Friday, January 29, 2021 at the Town Hall Clerk’s Office.

The following offices will be available:

- Moderator – 1 year term
- Clerk – 1 year term
- Treasurer – 1 year term
- One School Board Member – 3 year term

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PET OF THE WEEK
SCOOTER

Scooter has all the personality you could ask for in a guy and then some! His quirks are basically what make the world go round. Scooter loves attention, play time, and following you wherever you go.

Scooter has come leaps and bounds since his first weeks here with us, where he definitely let us know he was not comfortable. Scooter will need a home with an experienced cat owner who is prepared to learn all there is to learn about this handsome man.

Scooter would do best in an adult only home, due to the uncertainty of his past with other cats/dogs - it may be for the best that he is your one and only as well.



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Registration open for Prescott Farm WildQuest Camps

LACONIA — Families looking for outdoor and nature-based activities that kids will love and that grownups can feel good about can look no further than WildQuest Camps at Prescott Farm. Registration opens Jan. 11.

These nature-based day camps coincide with local school April vacation week and run nine weeks in the summer. With a focus on the natural world – and plenty of outdoor fun – WildQuest Camps are the perfect match for inquisitive young explorers.

All camps are weekdays from 9 am to 4 pm with extended care hours available (8 a.m. – 5:30 p.m.). Spring Camp (Monday, April 26 – Friday, April 30) is open to children age six to 12, while Summer Camp ages are four to 14.

WildQuest Summer Camp features nine weeks of unique nature-based themes. Campers age 13 and 14 participate in the Leader in Training program which emphasizes hands-on team building and explores various leadership styles. An Early Bird discount is available for campers registered by March 1.

Camp Director Jake Newcomb and the WildQuest staff are eager to create a memorable experience for campers.

“With so many children learning online, the importance of outdoor, nature-based experiences has never been greater,” Newcomb said. “We are confident that our COVID-19 guidelines and experience running other in-person programs prepares us to lead campers in dynamic, informative and fun

adventures that they can carry with them for a long time to come!”

For details about WildQuest pricing, Early Bird and Prescott Farm member discounts, and scholarship opportunities, visit prescottfarm.org or call 366-5695.

Prescott Farm is a nonprofit 501c3 dedicated to environmental education and preservation. For more than twenty years, Prescott Farm has been a destination for people of all ages to learn about New Hampshire wildlife, ecology, natural history and cultural history through hands-on public programs and service learning opportunities in the beautiful Lakes Region of New Hampshire. It is a designated wildlife viewing area with over 160 acres of idyllic farmland, forest and pastures open daily,

year-round to the public including more than three miles of woodland, pond and field trails, heritage gardens, and a Natural PlayScape, as well as Fledglings Na-

ture-Based Preschool and WildQuest summer and vacation camps. For more information about Prescott Farm and all of its programming and ways to help, please visit

www.prescottfarm.org.

Prescott Farm – exploring and preserving the natural world, one adventure at a time.

HIGH SCHOOL SLATE

Thursday, Jan. 14

GILFORD
Boys' Hoops vs. Prospect Mountain; 6
Girls' Hoops at Prospect Mountain; 6

Friday, Jan. 15

BELMONT
Alpine Skiing at Gunstock; 10
GILFORD
Alpine Skiing at Gunstock; 10
Nordic Skiing at Gunstock; 2:30

Saturday, Jan. 16

WINNISQUAM
Hockey at Berlin; 6

Monday, Jan. 18

BELMONT
Unified Hoops at Newfound; TBD
WINNISQUAM
Unified Hoops vs. White Mountains; TBD

Tuesday, Jan. 19

BELMONT
Boys' Hoops vs. Laconia; 6
Girls' Hoops at Laconia; 6

GILFORD
Alpine Skiing at Gunstock; 2
Nordic Skiing at Sandwich Fairgrounds; 2:30
WINNISQUAM
Boys' Hoops vs. Inter-Lakes; 6
Hockey vs. Kennett; TBD

Wednesday, Jan. 20

BELMONT-GILFORD
Hockey vs. Kingswood; 4:30
WINNISQUAM
Girls' Hoops at Inter-Lakes; 6
Wrestling vs. Campbell; 6

Thursday, Jan. 21

BELMONT
Boys' Hoops at Laconia; 6
Girls' Hoops vs. Laconia; 6
GILFORD
Boys' Hoops at Prospect Mountain; 6
Girls' Hoops vs. Prospect Mountain; 6

All schedules are subject to change.

EVENTS

(Continued from Page A1)

tially had 280 teams, the same number they've had for the past several years, but 65 teams have since left the roster. Around 1,700 players will be on the ice over the weekend. Crowder said around 95 percent of the teams are from New England with many teams from farther away not coming due to New Hampshire's travel requirements.

The schedules were also altered so teams will play closer consecutive games and be able to leave the venue when they're done.

While the rinks usually bring out a lot of spectators, this year they will be fenced off and only players will be allowed

in that area. Crowder said they can't prevent people from going on the ice entirely, but they can limit access to the rink areas with fencing, staff members posted around there, and signage.

“It's going to change the look, feel, and vibe of the event, but I think it's the way we can effectively host it and kind of hit on the guidelines that are on that preparedness plan,” Crowder said.

He said this will also allow players to get their temperatures checked before they go on the ice and the tournament is working with Stewart's Ambulance to do that.

The locker room tent and the beer garden with a stage for live entertain-

ment have also been cut. Crowder said the Common Man restaurants might have the potential to have extended outdoor dining.

Fred Strader of the Meredith Rotary said there are four areas that bring crowds to the derby, three of those will be going virtual and one will be eliminated entirely. Strader said the Rotary has some new software and updated its technology to offer some new features.

There will be no board at Hesky Park, instead a virtual board will be set up where anyone can see the biggest fish in an online space. It will also be easier to buy tickets online and all the

raffle winners will be announced online with no physical board in Hesky Park.

The closing ceremony and grand prize drawings will take place on a livestream. Winners of fish prizes and raffle prizes will have their checks mailed to them. The kids fishing clinic has been canceled entirely for this year.

Changes will also be made inside the derby trailer to protect volunteers. Masks and social distancing will also be required for everyone.

Both Crowder and Strader commented that people are still doing outdoor winter activities regardless of if these events are going

on or not. Crowder said he saw a lot of people on the slopes at Loon Mountain and Strader said the state has issued a higher number of fishing permits than usual this year.

“I predict, with or without the derby, they're going to fish as long as there's ice and good weather,” Strader said. “The sport of ice fishing itself is an outdoor activity.”

Warren agreed with this point, saying no matter if the tournament or the derby go on or not people will still be using the ice, which is under the control of the state and not the town.

Members of the board voiced their support for

having both these events go on as scheduled.

Selectman Mike Pelczar said Meredith relies on tourism and he knows people who work in the service industry who are struggling now. He said he knows Strader, Crowder, and all their respective teams are doing everything they can to follow the guidelines.

“I just think the area needs it and the people need it,” Pelczar said.

The board unanimously approved issuing the event permits for the Pond Hockey Classic and the Rotary Derby.

DIRECTOR

(Continued from Page A1)

pecting a final reimbursement of \$449,897 which included police and fire wages from Sept. 1-Oct. 15. Burbank said they got an email that the reimbursement would be coming, indicating it was approved and would likely be for the full amount.

The office has run into a few challenges because of the pandemic.

“When COVID hit it was kind of a challenge to wait for our software programs to catch up to speed,” Burbank said.

Updates also had some problems at first.

The financial audit also took a lot longer than usual. Burbank said usually the process is three to five days, though due to remote work it took three months. Burbank said this process was going on while she was trying to learn the job. She said she hoped the process would go a lot smoother going into the end of the year.

Setting the tax rate also took a bit longer. With the new statistical assessing update, she said a few things were pushed out a few weeks and information was entered into the database before the MS1 form was turned into the Department of Revenue Administration.

“The girls in the assessing department are pretty fantastic with what they do,” Burbank said.

The department was also scheduled for some technology upgrades. Burbank said most of their workstations were going to be replaced as part of a regular schedule and three laptops were going to be set up.

Burbank said she wanted to research options for upgrading the payroll and finance software. She said getting new software would be expensive, but the department has been having some problems with its current software. She said changing one thing in the software changes a number of other unintended things that they have to go back and fix. Board chair Chan Eddy said maybe it would be better to pay upfront for new software than pay for the labor and time to fix the current software. Burbank said they have a system where they can call on another company to help with issues, but this help costs around \$250 an hour.

Given the amount of paperwork that comes through the office they're also looking into an electronic document management system for the finance and assessing offices. This can make documents searchable and easier to pull up.

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Online grief support groups starting January 2021

LACONIA — After the death of a loved one, each of us has our own path with grief, our own tumultuous blend of feelings and questions. And this year we may be enduring extra layers of grief and challenge.

For so many, the pandemic has affected whether and how we were able to see or care for our loved ones at the end of life. It may continue to impact whether and how we are able to connect with the people and activities that help us cope. Or it may have forced our grief to take a backseat to so many other pressing issues as we navigate a new landscape of school, work

and family life.

Online grief support groups with Central New Hampshire VNA & Hospice (CNHVNAH) starting in January 2021 offer one place of caring and connection in this new landscape.

“Living with Grief” groups will meet six consecutive weeks and are open to adults who have suffered the death of a loved one at any age to any circumstance. Two groups are available. An evening group will meet on Wednesdays at 6 – 7:15 p.m. from Jan. 20 – Feb. 24. A daytime group will meet on Thursdays 2 – 3 p.m. from Jan. 21 – Feb. 25.

A “Parent Circle” will meet monthly and is open to anyone who has suffered the death of a child at any age to any circumstance. Parents are welcome to participate individually or with a partner. The group will gather on second Tuesdays 6 – 7:15 p.m. on Feb. 9, March 9, and April 13 and continuing as determined by participants.

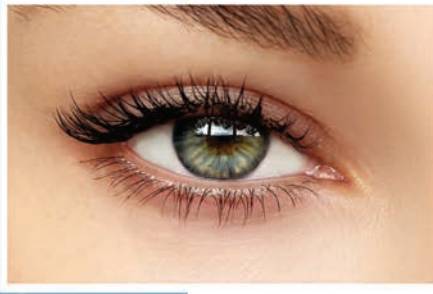
“It has surprised us – how intimate these online grief circles have been,” notes Dan Kusch, one of the co-facilitators. “Participants tell us that even through our little video squares on the

screen, they have been able to feel one other’s compassion and have felt safe to share and listen deeply – and to feel their way forward together.”

All groups will use the video meeting app Zoom available on laptop and desktop computers, tablets, and smart phones. For those unfamiliar or rusty with Zoom, technical support is gladly available.

To register or for more information, call Dan Kusch, Bereavement Care Coordinator at 524-8444, ext. 2390 or dkusch@centralvna.org.

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