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# Gilford Steamer

THURSDAY, JUNE 11, 2020

GILFORD, N.H.

## Class of 2020 celebrates perseverance



Valedictorian Elena Uicker.

PHOTOS BY ERIN PLUMMER



New Hampshire Pipes and Drums plays before the GHS graduation.



New Hampshire Pipes and Drums plays before the GHS graduation.

BY ERIN PLUMMER  
mnews@salmonpress.news

Speakers celebrated the resilience and perseverance of the Gilford Class of 2020 at their drive-in graduation ceremony, urging the students to not take anything for granted.

Cars packed into the Gunstock parking lot on Saturday morning for graduation. Speakers took the stage at the front of the lot with attendees listening over the PA system or a radio station. Applause took the form of the regular cheering and clapping joined by beeping car

horns.

The graduation was initially scheduled for 4 p.m. on Friday, Principal Anthony Sperazzo postponed the ceremony due to weather predictions of thunderstorms. Friday night ended up seeing clear skies and no storms, Sperazzo apologized for the decision.

“Seniors you are going to fail, unfortunately it’s a way of life. Or like me you can epically fail and cancel graduation when there was not a cloud in the sky last night,” Sperazzo said.

Sperazzo noted that it had been 85 days since

their last day in GHS and all the activities they usually take part in.

“On March 13, that Friday we all left, leaving Gilford High School for granted,” Sperazzo said. “We left our friends, teachers, staff members like we do every single Friday: ‘Hey have a great weekend, see you Monday.’ Yet that Monday never came and we had to wait 85 days to see each other again. This senior class was robbed of so many memories that so many of us have had and...I’m sorry for this. If there was something that I or we could do to bring that back I wish we could, so I am sorry”

He said this experience should teach students to live life to the

fullest and not take anything for granted.

Class president Abigail Warren overall described the class as “resilient,” saying they have been able to come back from so many difficulties.

“These past few months have put our resilience to the test, but let me tell you we’ve all kept our heads high and have learned to appreciate what we do have,” Warren said.

Warren said the class is incredibly competitive and have been incredibly supportive of each other.

“I think it’s safe to say we’ve made history this year,” said Salutatorian Alysha Burton. “It’s easy to dwell on everything that’s happened

to us in the world in the last few months and the feeling of loss is 100 percent understandable.”

She said the students likely all had angry and sad reactions when they found out how their senior year ended so abruptly with so many canceled experiences and events. She said, however, the past few months was just a short period over the past four years.

“As we move forward and face more obstacles in our futures, no matter where they take us remember how we persevered how we supported one another and how we stayed strong now matter how untraditional the end of our high school career was,” Burton said. “Above

all else, no matter what happens now or tomorrow next month or next year, remember that we are a part of the class of 2020 not the class of COVID-19.”

Valedictorian Elena Uicker said during high school she has watched so many seniors have their lasts of the year. This year, so many last moments of senior year snuck up on them without them realizing they were happening.

“I am extremely proud of everyone graduating during this strange and difficult time and the strength that I’ve seen from all of you is inspiring,” Uicker said. “As we find our way into the adult world

SEE GRADUATION PAGE A10

## GHS honors top five students

BY ERIN PLUMMER  
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Gilford High School’s principals recognized the efforts and accomplishments of the Class of 2020’s top five ranked students.

Principal Anthony Sperazzo and Assistant Principal Tim Goggin each recognized a different Top 5 Scholar during recorded awards presented on the school website.

This year’s valedictorian is Elena Uicker. Sperazzo said Uicker has taken four AP classes, Spanish IV, and every honors class.

“To say that Elena is smart is an understatement, but what’s more important is the drive that Elena possesses,” Sperazzo said. “The vigor that Elena demonstrates is second to none. She’s driven to put her best effort forward.”

Uicker has been a member of NHS, Spanish Club, and athletic teams. She also volunteers and tutors students.

SEE TOP FIVE PAGE A10

## GHS seniors awarded scholarships in special video

By Erin Plummer  
mnews@salmonpress.news

Gilford High School seniors received scholarships from businesses and organizations around the community, awards that were announced through a recorded video created by educators.

Because of the COVID-19 pandemic, this year’s scholarships and class awards were announced in a video posted on the school’s website with a number of different administrators and educators announcing the recipients.

Principal Anthony Sperazzo said at the beginning of the video he wished the members of the class

SEE SCHOLARSHIPSE PAGE A10

## COVID-19 restrictions can’t keep Scholarship Foundation from its goal

GILFORD — Lakes Region Scholarship Foundation has been working hard from home and closed office over the past two months to make sure that scholarships awards would go out this June as they have since 1956.

The Foundation received 269 applications in from students between the January 2020 and the April 1, 2020 deadline. Many of these students did not file until mid to late March, complicating their lives and that of the staff at LRSF. It was often difficult to get all of the paperwork that was required for the application; however, Paulette Loughlin, Director of the Foundation, commented that both she and Director, Karen Switzer, were greatly assisted by the local high school guidance counselors.

“They managed to get us transcripts and other information to complete applications and assist their students despite working remotely from their homes,” Loughlin said.

Karen Switzer continued the story, adding, “Once all of our appli-



COURTESY

LRSF Director, Karen Switzer working from her remote office (at home).

cations are processed, they are reviewed by the members of the LRSF Board of Trustees. This year, the process was done with the use of ZOOM, emails, phone calls and meetings in driveways where Board members could sit outside and at the proper social distance.”

Reportedly the greatest hurdle for the staff of the Scholarship Foundation came next: the implementation of a “Remote” Donors Day. Each year, the middle of May, Lakes Region Scholarship Foundation holds a Donors Day where more than 125 donor

representatives come in to the LRSF office to select their candidates for scholarships. Also, at that time, the staff is contacting many more donors who are not able to come into the office. This year this gathering was not possible due

SEE LRSF PAGE A10



# ALMANAC

## Notes from the Gilford Public Library

BY MARK THOMAS

Library Correspondent

Crafters, artists, and makers are invited to join the new Gilford Library Community Art Group! This new Face-

book-based group will be a place for local artists to share tips and tricks for a variety of art interests. Professionals, amateurs, and hobbyists are all welcome. Partici-

pants will have a chance to showcase their work in virtual community galleries and can benefit from Zoom art classes.

Local ceramic artist and librarian Molly Harper is founding this group to help connect the many talented and prolific artists in the Lakes Region. It's her hope that participants will share with one another, and motivate each other to greater creative success.

Molly will host a Facebook Live Kickoff for the Community Art Group on Wednesday, June 24 from 2-3 p.m. right from her studio. Anyone interested is welcome to tune in and participate.

Those who do will hear about the plans for Zoom classes, DIY

projects, and creative resources like Creative Bug (free with a library card). Zoom classes will be sign-up programs with materials provided at the library. Then, from the comfort of home, participants can join the Zoom call and make their own piece of art in the company of other artists.

DIY projects, alternatively, will be demonstrated on Facebook Live. These projects will be the kind of thing that most anyone can make with materials found around the home.

The Gilford Library Community Art Group is a new and evolving project, so suggestions and ideas are welcome! Feel free to reach out to the Library to learn

more. Keep making!

Virtual Events  
June 11-June 18

Thursday, June 11  
Teen Discord Game Club, 2:30-3:30 p.m.

Friday, June 12  
Coffee, Knitting, and Crafts with Tracey, 10-11 a.m.

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

Miss Jill's Storytime, 10:30-11 a.m.

Join Miss Jill every Friday for a Facebook Live interactive Storytime!

Tuesday, June 16  
Teen Discord Game Club, 2:30-3:30 p.m.

Wednesday, June 17  
Check out a Virtual Expert, 10 a.m.-noon  
Work out your tech problems by calling an expert at the Library.

Thursday, June 18  
Book Discussion: It All Comes Back To You, 1-2 p.m.

Join Maria with your lunch and or coffee to discuss this month's book, 'It All Comes Back to You' by Beth Duke. Contact the library for Zoom meeting information.

Teen Discord Game Club, 2:30-3:30 p.m.

## Gilford Public Library Top Ten Requests

1. "Camino Winds" by John Grisham
2. "Walk the Wire" by David Baldacci
3. "The 20th Victim" by James Patterson & Maxine Paetro
4. "The Summer House" by James Patterson and Brendan DuBois
5. "Texas Outlaw" by James Patterson & Andrew Bourelle
6. "Revenge" by James Patterson & Andrew Holmes
7. "The Boy From the Woods" by Harlan Coban
8. "Have You Seen Me" by Kate White
9. "Hideaway" by Nora Roberts
10. "The Water Keeper" by Charles Martin

## Video awards ceremony recognizes GHS seniors

BY ERIN PLUMMER

mnews@salmonpress.news

A special video presentation announced the recipients of a number of awards given out to members of the senior class.

Because of the COVID-19 pandemic, this year's scholarships and class awards were announced in a video posted on the school's website with a number of different administrators and educators announcing the recipients.

"This year, we were presented with a unique challenge: how to honor our senior class while doing so safely while we're currently experiencing a pandemic with the coronavirus," said Assistant Principal Tim Goggin at the end of the video.

He said after getting input from families, students, and educators, they hope they accomplished something to honor the students.

Goggin thanked parents for all they've done to support the students.

The school's different departments gave awards to the students who demonstrated the most contributions and talent in each discipline.

Abigail Warren won the Principal's Award. Alysha Burton was presented the Principal's Leadership Award.

Jenna DeLucca was presented the Science Award, the Wellness Award, and the Four Year Perfect Attendance Award.

Myranda Byars re-

ceived the Math Award and the Yearbook Editor Award.

The English Award was given to Molly Wrobel.

Alysha Burton received the Social Studies Book Award.

Abigail Warren was given the Art Award.

The Business Award went to Samantha Holland.

Anthony Flanders was given the Engineering Excellence Award.

The Interpersonal Relationships (IPR) Award went to Faythe Rodger and Katrina Boucher.

Laurel Gingrich was presented the Green Eagle Award, an award for environmental action that isn't presented every year.

The Physical Education Awards recognized student leaders Shannon Gately, TJ Carmilia, Gus Dillion, and AJ Smith.

The French Award was given to Myranda Byars and Samuel Drew.

Laurel Gingrich and Cody Boucher were presented the Spanish Award.

The John Phillip Sousa Band Award went to

Maxwell Stephan.

Jaiden Carter received the National School Choral Award.

A number of students were recognized for participating in multiple sports all four years.

The NHIAA Three Sports Athlete Award went to Shelby Cole, Natalie Fraser, Laurel Gingrich, Erin Hart, Gwendalynn Knipping, Reagan McIntire, Kyla Mercier, Maxwell Stephan, Elena Uicker, Abigail Warren, and Colton Workman.

Senior Athletic Awards went to Shelby Cole, Natalie Fraser, Laurel Gingrich, and

Erin Hart.

The awards recognized all the seniors in National Honor Society: Alysha Burton, Myranda Byars, Erica Cao, Jaiden Carter, Jillian Cookingham, Jenna DeLucca, Samuel Drew, Brianna Fraser, Natalie Fraser, Shannon Gately, Samantha Holland, Sydney Lehr, Kolbi Plante, Maxwell Stephan, Ian Taylor, Joshua Testa, Elena Uicker, Joseph Voivod, Abigail Warren, and Molly Wrobel.

Several seniors had completed all the requirements to be a New Hampshire State Schol-

ar. That achievement went to Abigail O'Connor, Joshua Testa, Grace Shoemaker, Olivia Anastasy, Cody Boucher, Myranda Byars, Erica Cao, Jaiden Carter, Aiden Cisneros, Jillian Cookingham, Naomi Eldridge, Brianna Fraser, Natalie Fraser, Samantha Holland, Abigail Warren, Elena Uicker, Katiana Gamache, Laurel Gingrich, Olivia Lofblad, Maxwell Stephan, Colton Workman, Jenna DeLucca, Benjamin Gardiner, Erin Hart, Gwendalynn Knipping, Ramsey Landry, Sydney Lehr, and Alysha Burton.

## Local resident graduates from Saint Anselm College

MANCHESTER—On May 16, what would have been the class of 2020's commencement day, Saint Anselm College celebrated its graduating seniors with a Celebration in Honor of the Completion of Graduation Requirements. The event streamed live from the Abbey Church where College President Joseph A. Favazza, Ph.D., addressed the class and then certified that they had completed their graduation requirements. Dean of the College Mark Cronin, Ph.D., then read each of the 483 graduates' names. Those from the area include Josephine Roy of Gilford, who received a Bachelor of Arts in Biology and Spanish. Cum Laude.

At the lectern in the Abbey Church, Dr. Fa-

vazza reminded the graduates of five things he hoped they would recall as alumni of Saint Anselm College. He told them to be thankful; remember they aren't the center of the universe; being smart is less important than being kind; great lives include failure; and, finally, there are three things that last: faith, hope, and love. In addition he stated, "Remember, your Saint A's experience has taught you to figure what is worth believing in, hoping for, and loving, and what is not." "You have made us proud as students; you will make us proud as alums."

The college community worked diligently to provide the class of 2020 with an experience that would not replace their commencement but

would celebrate their accomplishments until their in-person graduation exercises occur at a later date when the coronavirus has subsided to the point where a large gathering would be possible.

About Saint Anselm College Founded in 1889, Saint Anselm College is a four-year liberal arts college providing a 21st century education in the Catholic, Benedictine tradition. Located in southern New Hampshire near Boston and the seacoast, Saint Anselm is well known for its strong liberal arts and nursing programs, the New Hampshire Institute of Politics and a vibrant culture of community service.

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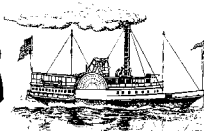
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# Gilford Fire-Rescue responds to gas leak at Gunstock Campground

On June 3 at 7:20 a.m., Gilford companies were dispatched to a reported gas leak at 71 Panorama Dr., the Gunstock Recreation Area Campground. The first engine arrived to find an active leak from a 500-gallon underground liquid propane tank. The tank's valve assembly was accidentally struck by a pickup truck, causing the leak. The first companies to arrive confirmed an active leak and requested the gas company be notified. Gas meters confirmed high levels of propane gas in the area. Power and gas service was shut down to two

buildings in the immediate area. A hoseline was stretched to dissipate the gas into an empty field, away from the buildings and the rest of the campground. A first alarm was requested for tankers to shuttle water from the pond at the main lodge to support the flow of water at the scene. Service personnel from Rymes arrived shortly thereafter, and a second hose line was stretched and operated to protect the service personnel while they evaluated the leak. Eventually, the leak was stopped by replacing a valve. Nearly immedi-

ately, the remaining gas that had escaped dissipated, and all mutual aid companies were released. Fire Chief Stephen Carrier stated, "This had the potential to be a damaging incident if the gas had reached an ignition source. Luckily, the leak was outside of the structure and in an area that wasn't being used by campers at the time." Gilford companies responded to the scene, along with an engine from Laconia. The first alarm brought additional tankers from Belmont, Meredith, Tilton-Northfield and Alton to the scene. An engine

from Sanbornton and an engine from Franklin covered the Gilford station. Additional Gilford apparatus that responded to the scene included another engine and two command vehicles. The Belknap County Sheriff's Office and Gilford police assisted at the scene and with the investigation. The Franklin engine responded to a motor vehicle accident while units were operating at the Gunstock incident. There were no injuries, and no damage to any other buildings or vehicles. The tank will be repaired and placed back into service.



## Correction

Due to a reporting error, the name of one of Gilford High School's Top Ten 2020 graduates, Max Stephen, was mistakenly given as Stephen Maxwell in last week's edition. The Gilford Steamer deeply regrets any confusion that may have resulted from this unfortunate but unintentional error.

# Local students named to Dean's List at Plymouth State University

PLYMOUTH — A total of 443 students have been named to the Plymouth State University Dean's List for the Spring 2020 semester. To be named to the Dean's List, a student must achieve a grade point average between 3.5 and 3.69 during the spring semester and must have attempted at least 12 credit hours during the semester. Anthony Eldridge of Gilford Imanee Gordon of Laconia Monique Legassie of Laconia Emily Theberge of Gilford Joshua Chandler of Laconia Hailey Martel of Laconia Brooke Beaudet of Gilford

Andrew Salta of Laconia Seth Valpey of Gilford Jared Ringer of Laconia James Salta of Laconia Ashley Loureiro of Gilford Zachary Newquist of Gilford Rebecca Roberts of Gilford Laura Scribner of Gilford Callie McGreevy of Gilford Keith Schultz of Laconia Julia Davis of Gilford About Plymouth State University Established in 1871, Plymouth State University serves the state of New Hampshire and the world

beyond by transforming our students through advanced practices where engaged learning produces well-educated undergraduates and by providing graduate education that deepens and advances knowledge and enhances professional development. With distinction, we connect with community and business partners for economic development, technological advances, healthier living, and cultural enrichment with a special commitment of service to the North Country and Lakes Region of New Hampshire.

# Local students named to President's List at Plymouth State University

PLYMOUTH — A total of 1,070 students have been named to the Plymouth State University President's List for the Spring 2020 semester. To be named to the President's List, a student must achieve a grade point average of 3.7 or better for the Spring 2020 semester and must have attempted at least 12 credit hours during the semester. Rebecca Bladecki of Laconia Savanna Brunelle of Gilford Ashley Gagne of Laconia Luke Harding of Gilford Cassidy Keyser of Gilford Devon Mello of Laconia Griffin Nyhan of Laconia Brian Wentworth of Laconia Ryan Witham of Gilford Dakota DeForge of Laconia Benjamin Drew of Gilford Ashley Hill of Laconia Alexis Johnson of Laconia

Thomas Pouliot of Gilford Maxwell Sawyer of Gilford Olivia Salesky of Gilford Abigail Bailey of Laconia Emily Baird of Laconia James Mattes of Gilford Connor Perkins of Gilford Ashley Burgos of Laconia Carly Denauf of Laconia Austin Jewell of Laconia Ashley Loureiro of Gilford Zachary Newquist of Gilford Rebecca Roberts of Gilford Laura Scribner of Gilford Lilli Keegan of Laconia Callie McGreevy of Gilford Keith Schultz of Laconia

Julia Davis of Gilford About Plymouth State University Established in 1871, Plymouth State University serves the state of New Hampshire and the world beyond by transforming our students through advanced practices where engaged learning produces well-educated undergraduates and by providing graduate education that deepens and advances knowledge and enhances professional development. With distinction, we connect with community and business partners for economic development, technological advances, healthier living, and cultural enrichment with a special commitment of service to the North Country and Lakes Region of New Hampshire.

## Local student graduates from Clarion University of Pennsylvania

CLARION, Pa. — Sarah Frost of Gilmanton graduated from Clarion University of Pennsylvania in May with an MSLS in Information and Library Science.



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# United we stand, divided we fall

In the 6th century B.C., Aesop shared a fable about the Lion and The Four Oxen. The story, if you have not heard it, goes like this....

A lion used to prowl around a field where four oxen dwelled. Several times, he would try to eat them but whenever he approached the four oxen would back their tales up to each other with their bodies pointed outward in different directions. No matter what direction the lion approached, he was met by the horns of one of them and could do nothing. Finally, the oxen began quarreling amongst themselves, and so each went off to a pasture of their own in a separate corner of the field. Then the lion attacked them one by one and soon made an end to all four.

Aesop’s moral to this tale has become one of the most well known sayings of our time, “United we stand, divided we fall.” President Abraham Lincoln parroted the sentiment in his acceptance speech, made in the year 1858: “A house divided against itself cannot stand.”

As of late, it seems the division throughout the country and even in our small communities has grown deeper. What we noticed, however, is that most well minded, kind, compassionate, intelligent people all want the same things. To be happy and successful. The arguments ensue, when people have different ideas on how to reach such a state of success in our government, and even in our own lives. When one person thinks we should reach A by doing X and Y, and another thinks we should reach A by doing Z, tempers flare. We want to remind you, that there is no reason to get heated when talking to a friend or colleague. Getting heated at a stranger is even more inappropriate. It’s ok if someone disagrees with you. Remain calm.

What needs to unfold is the ability to hear each other out with a listening ear. Where one person’s experience ends, another’s begins. Solutions always appear in that middle area, where compromises are made.

To be steadfast in your beliefs is important, but it’s even more important to exercise some flexibility, that is where growth takes place. This is where we can learn from someone who doesn’t think the same way we do. It does not make a person weak, when there is a mind shift. It makes them smart.

We’re seeing a lot of arguing on social media, people publicly going back and forth and the thread never ends with any real change being made. If you want to have a meaningful, productive conversation with someone online, take it to a private message, where the world isn’t watching. In the public eye, we all can be defensive.

Now, there are extremists on both sides of any argument, in those cases, there’s not much you can do. There are people who want to see things through one lens and one lens only. Fine, let them. You will also see ignorance and evil come flying out of the mouths of those you never thought capable, fine let them. Remember that the majority of the people in this country want to unify. It comes down to common sense. United we stand, divided we fall. That statement couldn’t ring truer.

Be strong enough in character, where you are a leader, whether in your own community, at work or in your own family. Unity should always be the end goal. Therefore, if you see someone that disagrees with you, and you want to unify, have a conversation that will do just that.

Sometimes simply saying, “Hey the country is really divided right now, how can we start to unify on a small scale?” That question puts both people in a position to come up with a solution that works for everyone. Then the domino effect takes hold. Then unity happens, then change, then success.

In the words of author Ken Blanchard, “None of us is as smart, as all of us.”

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We’re looking forward to hearing from you!

## NORTH COUNTRY NOTEBOOK

*For anyone whining about the weather, the answer is “Wait a minute” or “Move”*



By JOHN HARRIGAN  
COLUMNIST

My standard reply to anyone complaining about the weather has been the old New England standard--“Wait a minute,” or (always in a kidding way) “Move.”

True, many people are born into this way of life--seven months of cold (sometimes very cold) weather, Mud Season, black flies, no such thing as “privacy” and all that--and thus have no say in the matter.

Sure, maybe they can leave the territory when they’re 18, but some people so love the place and the lifestyle by then and are so impossibly intertwined that they don’t want to. They realize they’ve grown up in a beautiful place other people from far-off places will pay thousands of dollars to visit, and a place of great individual freedoms, and stay.

My experience is that this same scenario plays out in small towns everywhere, but is most pronounced and heart-rending in small towns in far-flung places with scant sunshine and harsh climates. These are places with long drives to the nearest place of higher education, in situations that require either an overnight stay or a long, tired, pitch-black drive home.



Not everyone chooses to live in a territory that offers seven months of cold weather. I took this shot of melting snow curling over the edge of the porch roof around the middle of May.

Every now and then, I bump into a member of an old family or one new to the region, and in the ensuing conversation find out that this person is holding down at least two part-time jobs (sometimes three), and driving to this or that distant place (Berlin, Littleton, Plymouth) in search of a post-high-school degree. Sure, some of the work can be done on-line; but many courses require at least some on-campus time, which can mean a late-night, two-hour creep home in the middle of a snowstorm.

The farther south you go, most naturally, the greater the number of institutions of higher learning. But for much of Maine, New Hampshire, and Vermont it can still mean well over an hour’s drive, a factor that gains importance in declining weather and over a long period of time.

Over the years, there have been discussions and attempts on affordable overnight housing for people making long and often exhausting drives for daytime or evening courses. But in the end, even the

best-intentioned efforts have been derailed by insurance problems, risk-management, lack of reliable funding, and enforcing any rules that emerge from it all.

Visitors occupying the Carolina rockers on the porch, with its 35-mile panoramic view into northern New Hampshire and Vermont, often exclaim on just that--the view. “Too bad you can’t eat it for supper,” is one of the old refrains, always uttered by the legendary old-timer (that would not be me).

It reminds me of the legendary dead cat, kept in sight atop a barrel near the door by the legendary blacksmith. “Thank you,” says the customer, headed for the door after some small job of mending or creation. And says the blacksmith, finger pointing, “That cat died of “Thank you.”

Both stories are about hard money, meaning real money, as in “coin of the realm,” both sayings harking back to an era when paper money was distrusted and people wanted to be paid in

coins they could trust.

I’m certainly no numismatist, but to my mind we haven’t had a beautiful coin in this country since Augustus Saint-Gaudens designed the famous Liberty twenty-dollar gold piece for Theodore Roosevelt. It was and is a gorgeous coin of the realm. The fact that the coin has strong New Hampshire ties doesn’t enter into it.

But coin or no coin, I love this place and the landscape, which has so helped shape me into the stubborn, weather-worn lout I am. That decision came more than 40 years ago: On up the ladder of ever-larger daily newspapers, or back to the closer and instantly accountable world of weeklies?

A pile of beautifully designed and freshly minted silver and gold pieces (my fantasy coins) could never convince me to leave. But I’d be among the first to point out that not everyone has the choice.

*(Mail is welcome, with phone numbers, please, at [campguyhooligan@gmail.com](mailto:campguyhooligan@gmail.com) or 386 South Hill Rd., Colebrook, NH 03576)*

## MARK ON THE MARKETS

### Productive cash



By Mark Patterson

Couple of weeks back, I was speaking about little-known fees inside mutual funds. This cash left inside of mutual funds is not for tactical purposes but for mutual fund outflows. This cash creates “cash drag” that adds to the overall expense of mutual funds. As an advisor who manages money and would never use an expensive broker sold fund, I do often have cash in my client’s accounts. The key difference is that this is not cash left aside for outflows, but it is or can be used for tactical purposes.

I was recently at a conference for money managers where one of the presenters spoke of his advisory that primarily sells option premium. Selling option premium is something that I do inside my client’s accounts where appropriate, and this is a tactic within a strategy that gains revenue for the account, because I’m selling premium and collecting money. The other reason that I do it is to build positions of stocks or ETF’s using this option strategy to improve the price for my client. But getting back to the advisor whose objective is to sell options premium. He stated that through much of the year he is in cash, typically in times of low volatility the premium available when selling an option contract is low, so this advisor waits for volatility to rise to maximize the premium that is collected on behalf of his clients. So, you could see that the cash in the client accounts is not just sitting

there unproductive, but if used sporadically and tactically, returns can be very good, double digits in his case (YTD). Another tactical use for the cash in your account may be simply waiting for certain situations within the markets to become available.

As I’ve stated in the past, a well-constructed portfolio according to modern portfolio theory will have low-correlated asset classes which typically do not all do well or poorly at the same time. Over time, you will enhance the yield and mitigate the risk with this method. Studies have also shown that the average investor will buy near the top and sell near the bottom. Having cash in the account allows us to scale into asset classes that are undervalued and scale out or rebalance those asset classes where we are over invested.

A well-constructed portfolio is likely to not see the gains that a portfolio of stocks would

have in a bull market for stocks, but it will also not have the losses of a bear market in stocks. The objective is to move ahead and be able to quantify the gains and losses using statistical analysis and a standard deviation from the mean, a.k.a. average.

Your portfolio should reflect goals, objectives and risk tolerance that pertains to you. It is my opinion you cannot just buy a family of mutual funds and achieve a well-diversified portfolio of investments that return maximum performance/ mitigate risk and have low fees.

Please visit my web site, [MHP-Asset.com](http://MHP-Asset.com), and go to tools and then risk analysis. You are welcome to take the Riskalyze profile to measure your risk tolerance using real dollars as an example.

*Mark Patterson is an advisor with MHP asset management and can be reached at 447-1979 or [Mark@MHP-asset.com](mailto:Mark@MHP-asset.com).*









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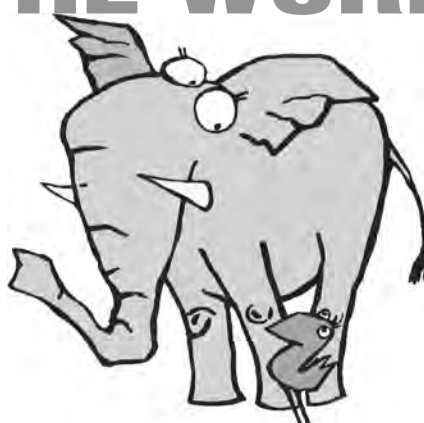
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Graduation  
FROM PAGE A1

we're going to face many setbacks, but we've already overcome a great one since we're here today graduating during COVID-19. We made it and as far as I can see

very few of us cut our own bangs. It's truly something to proud of." As part of finding new movies on Netflix, she came across "Soul Surfer," which she said taught her that it is difficult to see things clearly when too close to what is

going on. She said they missed a lot of things at the end of senior year, but she promised the class they are all going onto bigger and better things even though they might be too close to see them at the moment. "With everything going on it's like we're all

living through our own coming of age movie as we're forced with urgency to decide who we are and what we stand for," Uicker said. "As we do this, please don't stop learning." The guest speaker was social studies teacher Mike Zulauf. Zulauf said he barely remembered his own gradua-

tion in 1972 as he was sitting in the back of a crowded gym unable to hear any of the speakers. "No doubt the speaker at my graduation tried to shake us with a vision of the world that awaited us beyond our happy cocoon," Zulauf said. "I don't need to say anything to disturb your sense of the future from within the comfort and security of your high school cocoon. That was done months ago by an evil force that shall not be named, if I may borrow a sentiment from Harry Potter. These last few months are littered with unrealized expectations and activities that were going to be the culminating experiences of your high school years." Zulauf said the student took on the challenges of social distancing and remote learning and adjusted to the situation.

He talked about other public health crises that have occurred through US history. Zulauf said he got an article from his sister on a possible polio case in 1931 that resulted in all K-4 schools in his hometown of Hastings,

New York, being closed for three days. That possible case was a 5-year-old boy named Addison Zulauf: his father. As many epidemics have been eliminated because of medical advances and health improvements, the current generation is in uncharted waters with the new crisis. At the same time he said research has indicated Generation Z stands to be the most educated and the most tech savvy generation with many potential breakthroughs. Zulauf encouraged the students to continue to persevere and stay driven to overcome obstacles, enjoy themselves and live happy lives, take risks and not be complacent, and to hold their loved ones close to them. Students then were called one by one to collect their diploma jackets (as they had already received their diplomas) and get a photo on the stage. After the ceremony, cars took part in a long parade through Gilford and Gilmanton.

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Scholarships  
FROM PAGE A1

could be there physically to get their awards. He said he knew students were eagerly waiting to hear their own names and those of their peers. "This is difficult to go through when you dreamt of this perfect moment for senior week and that can no longer happen. I wish it was for you," Sperazzo said. "I do want to thank you and commend you for the grace, dignity, and class you demonstrated throughout these times." Sperazzo also thanked all those who have supported the senior class, including those who have put out signs and supportive messages around town. Sperazzo said administrative assistant Margie Cybart worked countless hours to put this project together. "When this pandemic hit she said let's continue on and find a way to honor our seniors," Sperazzo said.

He also credited Media Director Corey Nazer for his countless hours putting the video together. Alysha Burton was presented the Cheryl Lynn Walsh Memorial Scholarship, the Gilmanton Women's Club Scholarship, the Gilman Award, the Winshelblo Award, the Gilmanton American Legion Auxiliary Stockwell Scholarship, the DAR Good Citizen Award.

Katrina Boucher received the FIRST Robotics Scholarship. The Amy Annis Colby Scholarship Fund award went to Samuel Sawyer. Maddison Rector was presented the Meredith Village Savings Bank - James D. Sutherland Memorial Scholarship. The Gilford PTA Scholarship went to Abigail O'Connor. Colton Workman got the Tefft Foundation Preservation Prize for the preservation of American culture because of his work as a sculptural blacksmith. The Blacktop Saints Riding Club Bravo Scholarship was awarded to Ben Gardiner. Laurel Gingrich was presented the Fusion Scholarship. Aiden Cisneros received the Gilford Food Service Book Award.

The GHS Parents of Performing Students (POPS) presented scholarships to Jenna DeLucca, Jaiden Carter, Joshua Testa, and Maxwell Stephan. Nathan J. Babcock Memorial Scholarships were presented to Laurel Gingrich, Naomi Eldridge, Samuel Sawyer, Anthony Flanders, and Alysha Burton. Franklin Savings Bank Scholarships went to Benjamin Gardiner and Samathna Holland. The Lakes Region Board of Realtors presented scholarships to Alysha Burton and Molly Wrobel. Gilford Community Church Scholarships went to Benjamin Gardiner, Laurel Gingrich, Samuel Sawyer, Abigail Warren, and Colton Workman. Erin Hart and Abigail Warren received the GHS "Blue Jeans" Faculty Awards. The Lakes Region Scholarship Foundation presented different scholarships to Cody Boucher, Alysha Burton, Randi Byars, Jaiden Carter, Jillian Cookingham, Shelby Cole, Michelle Gallant, Laurel Gingrich, Erin Hart, Samantha Holland, Cameron Jarvi, Sydney Lehr, Kyla Mercer, Abigail O'Connor, Kolbi Plante, Kara Presby, Maddison Rector, Samuel Sawyer, Grace Shoemaker, Adam Sikowski, Connor Sullivan, Ian Taylor, Joshua Testa, Abigail Warren, and Molly Wrobel.

A number of juniors received book awards. Shushu Sawyer received the Harvard Book Award as well as the Bausch and Lomb Award from the University of Rochester worth \$6,000 a year. The St. Michael's Book Award went to Blake Bolduc and Kendall Jones. Kayla Loureiro won the Smith College Book Award. The Springfield College Book Award was given to Annabelle Eisenmann.

Andrew Flanders received the Williams College Book Award. Clarkson University presented two sizable awards to "Rising Seniors." Annabelle Eisenmann received the High School Scholar Award worth \$60,000 over four years of school and Bethany Tanner received the High School Achievement Award worth \$48,000 through our years. Kendall Jones was presented the Rensselaer Medal Award.

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