

Talent, dedication distinguish GHS' top graduates



Molly Wrobel



Stephan Maxwell



Randi Byars



Laurel Gingrich



Kolbi Plante



Alysha Burton

BY ERIN PLUMMER

mnews@salmonpress.news Gilford High School's top 10 students reflect a wide range of interests and goals with all of them dedicated to school and community service.

This week, we profile a number of students in the top 10. Information on the remaining four was pending as of press

a member of National Honor Society, the literature magazine, and Youth and Government. She has also advocated for women's health and has cleaned litter off roads.

Wrobel said her family, friends, and teachers have been her biggest influences.

"My sisters always Molly Wrobel was helped me when I had a

question, and my friends always listened to my problems without complaint," Wrobel said. "My teachers encouraged me with warm feedback and constructive comments, and I feel I owe a great deal to their expectation that I would succeed."

She will be attending New Hampshire Technical Institute and study nursing, aiming to go for her Masters in Nursing. Wrobel said she wants to become a nurse practitioner specializing in women's health or public health. She also wants to travel and help people as much as she can.

"As a nurse, I want to make others feel safe and cared for, and I want, more than anything, to know that I have helped others," Wrobel said.

Stephan Maxwell was a member of NHS and Interact Club, doing community service through both organizations. He was also a member of Youth and Government and took part in soccer, Alpine skiing, and track.

"A major influence in my success has come from the teachers and coaches who have put a lot of time and effort into helping me gain opportunities and offering advice," Maxwell said.

He will attend Clarkson University studying Mechanical Engineering. He wants to become an engineer and work up through the manufacturing industry.

Myranda Byars was

the class vice president and a member of NHS. French Club, Environmental Club. Varsity Club (the latter two she served as secretary), and was a yearbook editor. She played varsity field hockey for four years and played softball.

She has done many different acts of community service through her clubs, teams, and in her space time.

Byars said she has been most influenced by the people she surrounds herself with.

"My friends, family, and teachers have all pushed me to be the best version of myself," Byars said. "I am so thankful to have wonderful people around me that I can turn to for advice."

Byars will attend Virginia Tech and study Aerospace Engineering. Her dream is to work as an engineer for NASA, a goal she said she knows is difficult. Overall, she said she would be happy making a difference and one of her major life goals is to do what makes her happy.

Laurel Gingrich was a member of Environmental Club, NHS, and served as a class officer. She also took part in field hockey, swimming, and track and field.

Gingrich is involved with Gilford Communitv Church and has taken part in community service with her church

SEE **GRADUATES** PAGE A10

Town beach, facilities to open as usual with caution

BY ERIN PLUMMER mnews@salmonpress.news

The town beach will be opening with staff, picnic tables, the raft, open bathrooms, and reminders to socially distance and keep in small groups.

During Wednesday's selectmen's meeting, Parks and Recreation Director Herb Greene asked for guidance from the board on how to proceed with a number of suggestions and possible guidelines for opening the beach and keeping people safe from coronavirus. Some of these had been previously discussed and Greene presented a number of others that had been recommended by New Hampshire

Town Administrator Scott Dunn said at the last board meeting they discussed whether to put the picnic tables out with concern if they could attract large groups of people. Dunn said the tables had been recently painted and left out on the beach to dry, which created an opportunity to see if they would attract large groups. Dunn said by the previous Saturday evening there were no issues.

"Given the uniqueness of this situation and all of the uncertainty, I'm pretty comfortable with keeping them out," Dunn said.

He said science has shown the virus is primarily spread through direct contact with the respiratory secretions of people who are infected and not necessarily contact with surfaces.

Dunn said there was concern about putting out the swim raft because it could also attract large groups and most rescues are of people who tried to swim out to it who aren't in the condition to do so.

Selectman Gus Benavides advocated for putting the raft out at the last meeting and this week the other two board members agreed they wanted it put out. Benavides said they could limit the number of people out on it, Greene said the board should make that a policy that staff could enforce. Selectman Kevin Hayes said given its size people can socially distance on that raft.

While a number of other towns weren't using lifeguards this year, Dunn and Greene recommended keeping lifeguards out on the beach. Dunn said the lifeguards serve a necessary purpose and not hiring them this year might result in problems retaining them another year. Board members agreed that staff should be put on the beach.

"For my opinion, we want the beach to run as normal as possible," Hayes said.

Green also asked about whether to open the restrooms. Currently, they have a portable toilet out

Island Cleanup Day going on as scheduled

BY FRIN PLUMMER mnews@salmonpress.news

Island Cleanup Day will go on as scheduled, with a few parking spots at Glendale being reserved for dumpsters the six-hour during

event. Island Cleanup Day typically takes place the last Saturday in July the same day as Household Hazardous Waste Day. Island residents can bring any trash and waste from their properties to the mainland for the Department of Public works to dispose of it.

Members of the board of selectmen said during Wednesday's meeting they want the event to go on as planned this year.

Public Works Director Meghan Theriault said this will be her first Island Cleanup Day, and she has been talking about it with other Public Works staff members. She said one of the common issues for staff is how packed the parking lot and ramp are during

the event and how difficult it is to load and haul away items. She asked if there was any way to bring trailers closer to the dock so items can be moved directly from boats to trailers instead of moved a few times.

While board members said there is no way they could close the parking lot and the boat launches entirely, there could be options for closing off a section of the parking lot just through the afternoon

and put trailers in those spaces. Town administrator Scott Dunn also said they could close off the launch used mostly for jet skis and use it for the cleanup day.

One complication to this is that there could be vehicles sitting in those spots for weeks. Theriault said they could post signs in that section a few weeks before the cleanup day advising people of the temporary

SEE **CLEAN UP** PAGE A10

Old Home Day still scheduled for Aug. 29

BY ERIN PLUMMER

mnews@salmonpress.news

Old Home Day will go on as scheduled for now, though town officials will watch the COVID-19 situation and make any possible cancellation decisions by late June.

The board discussed Old Home Day during Wednesday's men's meeting as one of a number of different topics related to COVID-19. During a previous meeting Parks and Recreation Director Herb Greene said the Old Home Day Committee was at a standstill because of the situation sought guidance from the selectmen on how to proceed. The board gave direction to continue with the planning and that the event would still go on as scheduled. During

all three members of the board stated they wanted to keep Old Home Day scheduled for Aug. 29 with the hopes that the coronavirus will be less of a concern by then.

Board Chair Chan Eddy said this is an event that is going on at the end of August and not in a few weeks.

SEE **OLD HOME** PAGE A10



The board of selectmen is still aiming to hold Old Home Day on Saturday, Aug. 29, but is still paying close attention to the COVID-19 situation.

SEE **BEACH** PAGE A10



Notes from the Gilford Public Library

riage" (by Kimberly Mc-

Creight) between books

and their readers is so

satisfying. Even "The

Exiles" (by Christina

Baker Kline), the books

BY MARK THOMAS

Library Correspondent

Piles and piles of new books are working their way through town! An astonishing number of great reads have been published in the last two

library is open for curbside pickup, we can have a crack at them! Their titles are particularly entertaining, so much so that we could write something interspersed with titles--at least a few

that aren't "The Book of "Chosen Ones" (by Ve-Longing" (by Sue Monk months, and now that the ronica Roth). Kidd) for everyone, might be "The Knockout Queen" (by Rufi Thorpe) for "Someone Like You" (by Karen Kingsbury). Some books are "Fearless" (by Fern Michaels), filled with "Little Secrets" (by Jennifer Hillier), books all about "The "The 20th Victim" by James Patterson Evil Men Do" (by John McMahon). Reading

> Hankin). As we've been cooped up at home, these books have "Hid From Our Eyes" (by Julia Spencer-Fleming).

books like that can hit

the "Perfect Tunes" (by

Emily Gould), leaving

you feeling "Happy and

You Know It" (by Laura

Making "A Good Mar- read whatever we can get our hands on "After Sundown" (by Linda Howard). "I'd Give Anything" (by Marisa De Los Santos) for a "Close Up" (by Amanda Quick) with new books. They could come from "Mum & Dad" (by Joanna Trollope) or some "Girl Gone Viral" on YouTube. I mean, we'd even read "Shakespeare for Squirrels" (by Christopher Moore) handed to us by the "Redhead by the Side of the Road" (by Anne Tyler) if it meant we'd have some literature at last!

> Well, we're "Sorry for Your Trouble" (by Richard Ford), but we're glad that "Hello Summer" (by Mary Kay Andrews) is what we're saying now. Make it a "Big Summer" Jennifer Weiner)

with new books from the Library. That's it. That's "The Big Finish" (by Brooke Fossey).

Virtual Events June 4-June 11

10:30 a.m.

Thursday, June 4 Tea Time with Maria,

Sign up to join Maria for Tea on Zoom! Teen Discord Game

Club, 2:30-3:30 p.m.

Friday, June 5 Coffee, Knitting, and Crafts with Tracey, 10-11

Knitters, crafters, and creators, anyone working on a project can join Tracey and chat about

Miss Jill's Storytime,

what you are working

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

Tuesday, June 9

Miss Maria's Preschool Storytime, 10:30 a.m.

Storytime on Facebook Live.

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

Wednesday, June 10 Check out a Virtual Expert, 10 a.m.-noon

Work out your tech problems by calling an expert at the Library. Storytime with Pets,

10:30-11 a.m. Storytime

Facebook.

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

Gilford Public Library Top Ten Requests

"Camino Winds" by John Grisham

& Maxine Paetro

"Texas Outlaw" by James Patterson

& Andrew Bourelle

"Walk the Wire" by David Baldacci

"Revenge" by James Patterson

& Andrew Holmes

"The Boy From the Woods" by Harlan Coban

"The Water Keeper" by Charles Martin

"Blindside" by James Patterson

& James O. Born

"Long Range" by C.J Box

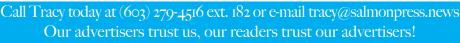
"The Goodbye Man" by Jeffery Deaver

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Nonprofit evolves to serve heroes during pandemic

REGION — During this trying, abnormal time, Patriot Resilient Leader Institute (PRLI) has continued to serve those who have served their country and communities by offering virtual and hybrid versions of their Camp Resilience retreats. PRLI will hold a hybrid retreat for the caregivers of veterans with disabilities on June 18-20, and a hybrid retreat for families June 26-27. Additional opportunities may follow. Interested individuals can find more information and sign up for retreats on www.camp-resilience.org/virutalevent.

PRLI's Camp Resilience retreats normally welcome eight to 12 veterans or first responders to the beautiful Lakes Region of New Hampshire for three to four days of peer-to-peer counseling, life skills workshops, and outdoor experiential learning activities. At the outset of the COVID-19 pandemic, the PRLI team recognized that its typical retreat model would be unsustainable and unsafe, but team members also realized that wounded warriors and first responders would continue to need the chance to enjoy each other's company and practice mindfulness

Incorporating feedback from retreat alumni, PRLI worked remotely to design virtual workshops and socially distanced activities. These hybrid sessions serve as moments of connection and education, helping participants combat feelings of social isolation, depression, and anxiety while allowing PRLI to continue its mission of helping those who have served bounce back in mind, body, and spirit. Four veteran couples attended a virtual workshop on May 15, and six veterans attended a pilot hybrid retreat Memorial Day weekend, which featured a virtual resiliency workshop, a socially distanced barbecue lunch, and kayaking on the Merrymeeting River.

Founded in 2014, PRLI, a 501(c)(3) nonprofit, has welcomed more than 570 participants to 59 Camp Resilience retreats. The grass roots nature of the programs sends an important message to our attendees—their service is appreciated by their fellow citizens. PRLI is devoted to tackling an array of issues affecting veterans and first responders, offering a variety of tailored retreats that take the healing process out of the clinic and stress the importance of camaraderie and wellness in fostering recovery. PRLI has found great success in running retreats for families, couples, and veterans coping with military sexual trauma, post traumatic stress, or moral injury.

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GILFORD POLICE LOG

The Gilford Police Department reported the following arrests from May 21-31.

Cody Scott Yale, age 23, of Laconia was arrested on May 21 for Receiving Stolen Property valued at less than \$1,000.

Paul Mullaney, age 34, of Laconia was arrested on May 22 for Domestic Violence-Simple Assault-Physical Contact and Criminal Mischief.

Shaun Rafael Ortiz, age 31, current address

unknown, was arrested on May 22 for Domestic Violence-Simple Assault-Physical Contact.

Tyler M. Rott, age 31, of Laconia was arrested on May 22 for Driving After Revocation or Suspension and in connection with a bench warrant.

Bradley A. Perreault, age 48, current address unknown, was arrested on May 23 in connection with a bench warrant.

A 21-year-old from Gilford was taken into

protective custody relating to drugs on May 23.

Jody E. Finley, age 50, of Concord was arrested on May 23 in connection with a bench warrant.

Glenn S. Bates, age 59, of Gilmanton was arrested on May 23 for Disorderly Conduct.

A juvenile, age 17, was arrested on May 23 for Driving After Revocation or Suspension.

Erica M. Conrad, age 20, of Concord was arrested on May 25 for Unlawful Possession of Alcohol.

Nathan E. Greene, age 50, current address unknown, was arrested on May 25 for Driving After Revocation or Suspension. Leah M. Jameson, age 22, current address unknown, was arrested during the same incident for Falsifying Physical Evidence through alteration, destruction, or concealment, Possession of a Controlled Drug, and Possession of less than three quarters of an ounce of Marijua-

na.

Velvet Elaine Weeks, age 49, current address unknown, was arrested on May 29 in connection with two outstanding bench warrants.

Ethan Robert Limoges, age 20, of Laconia

Ethan Robert Limoges, age 20, of Laconia was arrested on May 29 for Reckless Operation.

Robin Lee Johnson, age 56, of Gilford was arrested on May 30 for Theft By Unauthorized Taking in an amount less than \$1,000 and Breach of Bail Conditions.

John A. Merchant, age 44, of Concord was arrested on May 30 for Displaying Altered License Plates.

Paul N. Mangiafico, Jr., age 30, of Laconia was arrested on May 30 on two counts of Possession of a Controlled Drug (subsequent offense).

Editor's note: Due to technical issues, the department's log for May 27 was unavailable as of our press deadline for this week's edition.

Alexia Tilton graduates from College of the Holy Cross

W O R C E S T E R , Mass. — Alexia Tilton, of Weirs Beach, received a bachelor of arts degree from College of the Holy Cross on May 22.

Because of the ongoing pandemic, Holy Cross hosted a virtual celebration for its Class of 2020, featuring a special message from Holy Cross alumnus Dr. Anthony Fauci '62, director of the National Institute of Allergy and Infectious Diseases.

Tilton was among 707 students who received electronic diplomas as part of the event.

The virtual celebrations will be followed by an in-person commencement ceremony for the class of 2020 to be held in

spring 2021.

About College of the Holy Cross

The College of the Holy Cross, in Worcester, Mass., is among the nation's leading liberal arts institutions. A highly selective, four-year, exclusively undergraduate college of 3,100 students, Holy Cross is renowned for offering a

rigorous, personalized education in the Jesuit, Catholic tradition. Since its founding in 1843, Holy Cross has made a positive impact in society by graduating students who distinguish themselves as thoughtful leaders in business, professional and civic life.

as thoughtful leaders in business, professional and civic life. ss is ng a

~ Comfort Keepers ~ A closer look at strokes

BY MARTHA SWATS
Owner/Administrator

Comfort Keepers

Strokes are the fifth leading cause of death in the United States, and a major cause of disability. While people at any age can be susceptible to suffering from a stroke, nearly three quarters of strokes occur in people over the age 65.

Risk factors for a stroke include high blood pressure, genetics, gender, tobacco use, heart disease, diabetes, weight, age and the use of some medications.

There are three main types of stroke that can occur:

Ischemic stroke – Most strokes fall into this category. In an ischemic stroke, arteries narrow or are blocked, reducing blood flow to the brain.

Hemorrhagic stroke
– During a hemorrhagic stroke, a blood vessel

leaks or bursts, causing damage.

Transient ischemic attack – Sometimes referred to as "ministrokes," this is a condition that is also caused by a narrowing of the arteries, but only causes temporary symptoms.

It's important to note that medical attention after a stroke is critical, and time is of the essence. Anyone suffering from the symptoms of a stroke should not wait for the effects to go away or get worse. They should call 9-1-1 or visit their physician as soon as possible. Quick treatment can minimize damage and potentially save someone's life.

Symptoms can include:

Trouble speaking Confusion or trouble understanding

Paralysis of the face, arms or legs

Trouble seeing Headache Trouble walking Headache Vomiting Neck stiffness Dizziness

Comfort Keepers® Can Help

Whether the goal is healthy living to prevent strokes, or recovery after, Comfort Keepers can help. Our caregivers can provide wellness support, remind clients to take medication, provide transportation to scheduled appointments, and support physician-prescribed exercise regimens and diets. As part of an individualized care plan, caregivers can let a senior's care team know if there are changes in behavior or physical characteristics. Our goal is to see that clients have the means to find the joy and happiness in each day, regardless of age or acuity.

To learn more about our in-home care services, contact your local Comfort Keepers location today.

About Comfort Keepers

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

Madelyn Griffeth named to UVM Dean's List

BURLINGTON, Vt. — Madelyn Griffeth, Class of 2021, has been named to the dean's list for the spring 2020 semester at the University of Vermont. Griffeth from Gilford, is in the College of Agriculture and Life Sciences .

To be named to the dean's list, students must have a grade-point average of 3.0 or better and rank in the top 20 percent of their class in their respective college or school.

About UVM

Since 1791, the University of Vermont has worked to move humankind forward. Committed to both research and teaching, UVM professors -- world-class researchers, scholars, and artists -- bring their discoveries into the classroom and their students into the field. Located in Burlington, Vermont, one of the nation's most vibrant small cities and top college towns, UVM is a Public Ivy and top 100 national research university educating 10,700 undergraduate students, 1,627 graduate students, 776 certificate and non-degree students, and 478 M.D. students in the Larner College of Medicine.

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CONCORD — The New Hampshire Department of Health and Human Services (DHHS), the New Hampshire State Commission on Aging, and EngAGING NH announce this year's recipients of the Older Adult Volunteer Awards. To align with social distancing guidelines issued by the Centers for Disease Control and Prevention around COVID-19, the award ceremony will be held at a later date.

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

Each May, during Older Americans Month, the Commission on Aging recognizes individuals or couples age 60 or older from each of New Hampshire's ten counties

for their outstanding volunteer efforts on behalf of older adults and others in their communities.

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

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



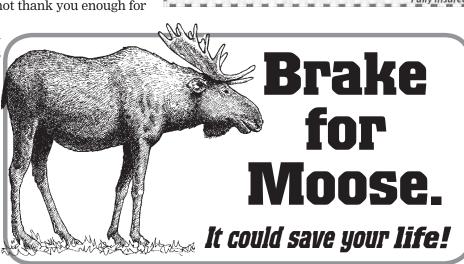
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OPINION

The chosen class

Students throughout the area are flipping tassels this week, albeit not in the traditional way. But while nothing about this rite of passage will unfold as expected this year, we hope that our local graduates seize the opportunity to fulfill Oprah Winfrey's prophetic comment that they are "the chosen class."

Many seniors and their underclassmen counterparts have faced big changes as they navigate the world amid a global pandemic. This summer, finding work won't be as easy as it once was, and figuring out if college campuses will even open this fall remains another question mark. With that being said, this time in an 18-year-old's life is still quite

Students will be bombarded with advice and speeches as these final weeks unfold. Our favorite bit of advice, however, is the following

- 1. Don't smoke
- 2. Drink plenty of water every day; and
- 3. Wear sunscreen (your 40-year-old selves will
- 4. Spend as much time as humanly possible outside; and
 - 5. Watch the Back to the Future trilogy.

The most important thing you can do, however, is to find out who you are. From there the entire world opens up. Do not limit your lives to the same scene and same people you have always surrounded yourself with. This doesn't mean you need to forget people or places, it simply means that now is a great time to branch out. The more people you meet in different places, with different experiences will shed light on who you really are.

Always remember your roots. These are what has shaped you and prepared you for your next chapter. Remember how important your community has been to you, and remember to always give back.

Always practice kindness, even when it's hard. The world can aggravate and frustrate the most mellow of us. Anger is a normal human emotion, however it's what you do with it that really matters. If you have disagreements or you think the way you feel about a certain issue is correct, remember to not let your anger take you over. It never feels good, plus harboring too much anger and discontent ages us, plus it's really no fun. The more fun and kindness you have in your life, the happier you are. Try to find balance between your work and your leisure time. Spend time doing the things you love, and never forget what those things are, despite how busy your life may become.

As you go through life, you will make mistakes. None of us are perfect and mistakes can actually define who we become if we learn from them. The best formula for mistake making, is to own up to them, have some self awareness, be gentle on yourself, learn, then move on. Simple.

Remember to follow your own gut, always, no matter what. This is your life, and you are the one who needs to make it what it is and what it will be.

And above all, we invite our readers to join us in expressing congratulations to the class of 2020!

Send us your letters!

We seek your input! Tax rate got you down? Glendale too congested for your liking? Do you approve of a recent selectmen decision? Hate the paper? Love the paper? Let us know!

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Man of the hour

Bill Nunamacher was the man of honor at a drive by parade in recognition of his award as the Belknap Mill's 2019 Volunteer of the Year. His wife Nancy proudly holds a congratulations sign. Bill was surprised by the drive by parade led by Laconia Police and Fire, along with Boy Scout and Belknap Mill supporters.

NORTH COUNTRY NOTEBOOK

A land in the North, waiting for mistakes



By John Harrigan

COLUMNIST

Photos

John Harrigan

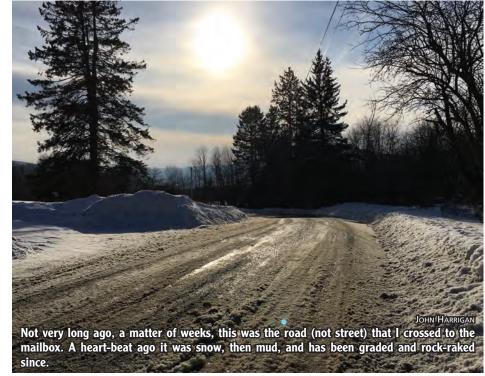
Not very long ago, a atter of weeks, this was the road (not street) that I crossed to the mailbox. A heart-beat ago it was snow, then mud, and has been graded and rockraked since.

#2 Courtesy

This rendition of the early days of modern road-building has it all---a steam-shovel. a steam-roller, a 1916 Chevrolet, and a farm wagon hauling fill. ("The Lincoln Highway, First from Coast to Coast," calendar illustration by

When Spring Street meant just that, and the highway was not the by-

Kenneth Riley)



There are streets, and then there are roads. Nary the twain should meet, but they often do. The thing is, the two terms are not interchangeable.

They also are not mutually exclusive. Confusion reigns, particularly in the media. Just recently, I saw an absolutely fine piece on cow-plop derbies. It was not at all damaged by the author's confusion of "road" with "street." Only a curmudgeon editor would notice (that would be me).

The street I grew up on, Park Street, is a street within the vil-

lage precinct. But when it leaves downtown, it becomes what most people called it in our growing-up years, the Hollow Road. That's because it went to Stewartstown Hollow. Map-readers and sign-observers know it as Route 145, otherwise known as the back road to Pittsburg. although it really isn't (there are other truly "back roads").

Similarly, Route 3 comes straight through town, but to us it's Main Street, our main thoroughfare. Thus, we engage in good-natured struggles with state officials whenever we want to shut it down and detour traffic for one festival or another.

Spring Street got its name from a hillside loaded with ice-cold. year-round springs that were a good and reliable source of water during settlement times. Titus Hill Road veers off from it, and from beginning to end is a road, not a street.

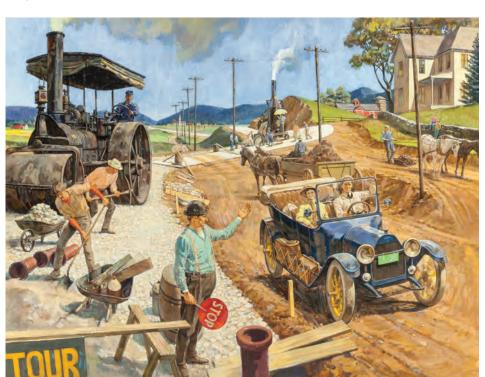
Confusing the two terms is a dead giveaway that you're from Somewhere Else, or as the joking around goes, "The Other," which is the extreme version of the Downeast Maine term, "From Away."

If I go over to check my mailbox, I'm crossing the road. If I go downtown and park across from the post office, I'm crossing the street.

Street, road---they're often the same, in fact and name, but there's a difference. Either way, no matter where you're from or live, From Away or From Here, you'd better look both ways twice.

Frost-heaves, that bane of old roads that should never have forced-morphed into tarred highways, are a fading memory as the climbing June sun draws the cold from the earth.

SEE **NOTEBOOK** PAGE 5



This rendition of the early days of modern road-building has it all---a steam-shovel, a steam-roller, a 1916 Chevrolet, and a farm wagon hauling fill. ("The Lincoln Highway, First from Coast to Coast," calendar illustration by Kenneth Riley)

Edward DeLucca, 70

LACONIA wealth of knowledge and creativity left us on May 20, 2020, with the passing of Edward "Ted" DeLucca at his son's Adam's home surrounded by his family.

Edward was born on Sept. 15, 1949, in Laconia, son of the late Roland H. and Christine (Pearson) DeLucca. He could always find a way to fix or create something to "make it work." His "fix-it ability" will surely be missed.

Edward graduated from Laconia High School and was a lifetime resident of the Lakes Region.

His talent and legacy will live on in the underwater of Lake Winnipesaukee with the work he did for Winnipesaukee Construction, Marine Campbell Marine, and as the owner of his own marine construction business. DeLucca Marine Construction, and later as a heavy equipment operator with Lyman Construction.



Ted DeLucca

Edward loved and enjoyed fishing, hunting, and snowmobiling. He especially enjoyed spending time and four wheeling at the family camp in Campton. He was part of the Del-Wal Racing team at White Mountain Motorsports Park with his two sons. To know Ted was to love him!!

He leaves behind his family, David and Angie DeLucca and their children Alex Kelley, Alex DeLucca and Noah DeLucca, as well as his great-granddaughter Isabella, Adam DeLucca, Erica DeLucca and her son Austin Champange, Edward (TJ)

DeLucca, Jr. and his son Cayden DeLucca, as well as brothers Roland and Sherry DeLucca of Clarksville, Tenn. and Harold and Donna DeLucca of Laconia, along with many other relatives and friends.

He was predeceased by his son Raymond, and parents Roland and Christine DeLucca.

Graveside services will be held at a later date, in Union Cemetery, Laconia.

For those who wish, the family suggests that memorial donations be made in Edward's name to Central New Hampshire VNA Hospice and New Hampshire Humane Society.

Wilkinson-Beane-Simoneau-Paquette Funeral Home & Cremation Services, 164 Pleasant St., Laconia, is assisting the family with the arrangements. For more information and to view an online memorial, go to www.wilkinsonbeane.com

William J. Volkman, Jr., 75

LACONIA — William "Bill" J. Volkman, Jr., 75, died peacefully on May 27, 2020 at the Jack Byrne Center for Palliative and Hospice Care.

Bill was born in Buffalo, N.Y., the son of William John Volkman and Dorothy June (Moore) Volkman of Laconia.

Bill was active in Boy Scouts attaining the rank of Eagle at age 13. In 1960, he represented the state of New Hampshire at the "Report to the Nation" in Washington, D.C., where 50 Scouts from the 50 states gathered to celebrate the 50th anniversary of Scouting in the US. He spent his high school years at Phillips Exeter Academy in Exeter. He went to MIT in Cambridge, Mass. and graduated with a BS degree in Mathematics. Bill spent his career in computers as a programmer-analyst, mostly as an independent consultant to companies such as Reuters, Telnetex, Kerygma, Spectrum Communications, Standard and Poor's Comstock, and



Bill Volkman

Interactive Data. was an avid Juice Newton fan, and traveled to over a hundred of her He toured 49 states, missing only Hawaii. He also had an interest in coins and stamps.

Bill retired in 2012, moving to Taylor Home Community in Laconia. In 2016, he had a successful kidney transplant, and owed the additional four years of his life to the wonderful Dartmouth-Hitchcock Transplant Center.

Bill is survived by his sister, Marianne Jennings and her husband Dale Jennings, of Concord; two nephews, a

niece, three great nieces and a great nephew.

Bill was especially gifted and a very generous person with a passionate appreciation for family, friends, coworkers, and caretakers.

Bill will be remembered on the website of Wilkinson-Beane Funeral Home.

There will be no calling hours.

A Graveside Service will occur sometime in 2021 at the Riverside Cemetery in Milford.

In lieu of flowers, please make a donation in Bill's name to The Sunshine Fund at the Taylor Home Community, 435 Union Ave., Laconia, NH 03246.

Wilkinson-Beane-Simoneau-Paquette Funeral Home & Cremation Services, 164 Pleasant St., Laconia, is assisting the family with the arrangements. For more information and to view an online memorial, go to www.wilkinsonbeane.com.

Jeannie I. Matei, 57

LACONIA — Jeannie I. Matei, 57, of Union Ave., died on Saturday, May 23, 2020, at Franklin Regional Hospital. Jeannie was born on

Sept. 3, 1962, to Russell W. Wyatt, Sr. and Rita (Cloutier) Wyatt.

Jeannie worked as a self-employed accoun-

Jeannie leaves behind her mother, Rita Wyatt; her son, Daryl and his wife, Bridget of Franklin; five grandchildren (Real, 10, Madilynn, six, Thomas, five, Sophia, two, and another granddaughter due in June); one sis-



Jeannie Matei

ter, Bonnie Wright, and her husband, Stanley of Whitefield; two brothers, Daniel Cloutier of Savannah, Ga. and Tom Schultz of Wilton; her sister-in-law, Gail Wy-

att of Laconia; as well as several nieces and nephews. She'll be missed very much by family and friends, but she's now with her father, brothers and Coco the family dog.

Wilkinson-Beane-Simoneau-Paquette Funeral Home & Cremation Services, 164 Pleasant St., Laconia, is assisting the family with the arrangements. For more information and to view an online memorial, please visit www. wilkinsonbeane.com.

Cynthia Moreau, 81

LACONIA — Cynthia Moreau, 81, died at home in Laconia, with her loving and devoted husband Robert Moreau by her side on Thursday, May 21, 2020.

Cynthia was born May 17, 1939 in Nashua. She was a member of the Good Shepherd Church and sang in the choir as well as the youth fellowship when she was young.

Possessing great compassion, Cynthia was employed as a caregiver in her community for over 20 years, caring for the elderly and sick, courageous Jim, and her especially loved young boy Daniel.

Cynthia lived each day well, with so much love, laughter, joy, smiles, and great appreciation for the beauty of life all around her. She loved being with family, friends, her beloved "Babo" and her Bob. She celebrated the miracles of life every moment. She enjoyed camping, cruising, gambling for fun, and singing the old hymns, and loved the beauty of flowers, nature and sunsets. Cynthia's humor and grace remained throughout her illness with cancer.



Cynthia Moreau

Cynthia was a wonderful wife, mother, Nana and "Teta."

She was predeceased by her parents, Ruth and James Kantargis; brothers Ronald and Alan; nephew Johnny; and Genevieve De-Capot and Daniel Kelly.

Survivors include her wonderful husband Bob, with whom she shared 62 years of life together full of deep love and great joy; her cherished sisters and brothers Charlotte Davis of Colorado Springs, Colorado, James Kantargis & wife Peggy of Nashua, Marilyn Kantargis of Nashua. Donald Kantargis mation Services, 164 and wife Audrey of Merrimack, Shirley McKinney of Bedford, Jane Crosby and husband Mike of Grand Saline,

Texas, June Dewyngaert of Manchester, Diane Caron and husband Richard of Nashua, and Stephen Kantargis of Manchester; her loving daughters, Susan Stibler and husband Robert of Kittery Point, Maine, Genny Yates of Rotunda, Fla., and Lisa Koerbel and husband Jeff of Englewood, Fla.; grandchildren Cada, Jared, Ashley, Spencer, Jean, Keri, Tammy, Maigan, Dianna, and Kathryn; grandchildren Jayden, Kacen, Skylynn, Bentley, Braelyn, Alivia, Kyley, Cooper, and Aria; and dear longtime friend Eileen Kelly, buddy Judy Coyne, and so many more.

In lieu of flowers, donations may be made to St. Jude Children's Research Hospital, 262 Danny Thomas Pl, Memphis, TN 38105 or online stjude.org or to Central NH VNA & Hospice, 780 N. Main St., Ste 1, Laconia, NH 03246.

Wilkinson-Beane-Simoneau-Paquette Funeral Home & Cre-Pleasant St., Laconia, is assisting the family with the arrangements.

Send all obituary notices to Salmon Press by e-mail to brendan@salmonpress.news



Notebook FROM PAGE A4

In my town, as in many towns, the old road into town was bypassed by a newer road, a true highway, so-called because it was constructed on built-up ground, hence the term "high way." In many towns, on both sides of the Atlantic, highways were built on mud and gravel dredged or scraped or dug and hauled by oxen-led dump-carts from either side of the right of way.

In New England, cedar logs and the trunks other slow-to-rot trees were laid side-byside across boggy areas, hence the term "corduroy road." The final topping in coastal regions was often smashed-up sea-shells, which wagon wheels would compress into relatively smooth

going.

As European settlement leap-frogged on up the rivers, New Englanders became more ingenious about keeping their roads high and dry. They did not have the wherewithal to cross miles of low-lying, valuable tillage land on the valley's floor anyway.

Farmers often considered a road a waste of good land. And for what? Saving time---one of their cheaper commodities at the time, another being labor. Still, this view of a road as a waste of land persisted well into the last century. As a young lawyer, my Dad represented the current generation of a frontier farm family in a suit for damages during the re-routing of Route 3 across good, tillable bot-

tomland north of town.

If travelers on just about any of today's highways look left or right, they'll often see remnants of the old road, snaking along the contour line. These old highways were laid out well above the annual spring floods, when the meadows did what floodplains are supposed to do---act as the safety valve that avoids havoc where the valley narrows.

Once every June, my brother Peter and I biked from Park Street all the way through town

and down to South Main Street, just beyond the oldest timber-framed house in town. We ventured there to meet our maternal grandparents, Ruth and Merton White, on their annual pilgrimage all the way up from Concord.

They had stopped in Lancaster to call ahead, as usual, so we could time our rendezvous. It was a big time for Pete and me, biking clear across town and beyond, with grandparents thrown in for good measure.

Gramp Eventually, White's beautiful darkgreen Pontiac Straight-Eight came down the hill from the Shrine of Our Lady of Grace, and up the road into Colebrook, and stopped where two buzz-headed kids were jumping up and down in delight.

They had left Concord at about 9:30, as usual. They had pulled over into a shaded picnic area just north of Franconia Notch, for (of course) a picnic. The shaded pullout, minus the picnic table, is still there.

And then, a couple of hours later, there they were, on the southern approach to town, otherwise known as Route 3, the Daniel Webster Highway, also known, a bit farther on, as Main Street. And the trip had taken them, Concord to Colebrook (picnic included) about six hours, give or take a piece of cake or two.

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





Main Office: 24 Central Street, Farmington, NH 2079 Wakefield Road, Wakefield, NH Alton Funeral Home 12 School Street, Alton, NH

GRADUATES

(Continued from Page A1)

and the Gilford Youth Center.

She said her family, teachers, and peers contributed to her high school success.

"They have all guided me and helped me along the way," Gingrich said. "They have helped me with my academics and managing my time between courses and my extracurricular activities."

Gingrich will attend Albright College in Pennsylvania and is currently undecided.

"In the future, I hope to be a positive contributor to society," Gingrich said. "I want to be a part of the change I want to see in the world. I hope that by going to college I will figure out how I will be a part of

Kolbi Plante was a member of NHS, where she took part in many community service activities such as the Family Fun night at Gilford Elementary School and the NAMI walk. She has also been part of Environmental Club, where she contributed to recycling, as well as French Club, and. She also played lacrosse.

Plante said her family and friends fueled her determination to do well.

"My mom and dad always told me that they would be proud of me no matter my grades because I always put in my best effort," Plante said.

She originally intended to go to Johnson and Wales to study Baking and Pastry Arts, but due to the pandemic she is staying closer to home and will do online courses with Southern New Hampshire University.

She someday wants to own her own bakery and volunteer at her local fire station.

"My future goals are to be happy, healthy, and kind," Plante said.

Alysha Burton has been a member of NHS, the Eagle Ambassadors program, served as a leader for the Freshman Jumpstart program, and co-founded the Ethics Forum to empower students to help them have more of a voice.

She has volunteered for numerous organizations and was the co-coach of the Gilmanton seventh and eighth grade girls' basketball team.

She credits her teachers with most of her success. "There have been countless teachers who have pushed me to challenge myself and excel, and many of them have even taught me life lessons and given words of advice, which I have taken to heart," Burton said.

She will attend the University of New England, pursuing a major in Medical Biology. She has already been accepted into the Physician Assistant 4+ 2 Early Assurance Program. Burton said she wants to be a pediatric physician assistant.

"I am interested in pursuing a career in healthcare because, as cliché as it is, I want to help people and make a difference in the world," Burton said.

She said she has been passionate about working with kids since the age of 11.

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CLEANUP

closure, which the selectmen agreed with.

Selectman Gus Benavides said it would be important to work with the Glendale Committee and the Gilford Island Association on this. Selectman Kevin Hayes also suggested putting flyers on people's windshields to advise them of this closure.

In the meantime, Theriault said she would get in contact with the dumpster company to get dumpsters for the

"You have our sup-

port, make the changes you need to," Hayes said.

Benavides asked if members of the staff have voiced any concerns about COVID-19 transmission during this. Theriault said there was a concern about having to go in people's boats and pull things out. Dunn and members of the board said that will not happen and goes against policy. Theriault said they could have that

(Continued from Page A1)

BEACH

there with a sign for people to use at their own risk. Greene said the major concern for the bathrooms was that people could possibly congregate there, cross each other, and spread the virus while cleaning it several times a day would be difficult for the staff.

Benavides mended opening the restrooms with signs for people to use at their own risk.

Greene said staff can clean the restrooms two to three times a day, though full sanitization would take a bit longer. Dunn said the town ordered five sanitizing sprayer machines, one of which will go to Parks and Rec. Greene said this could allow them to clean the restrooms three to four times a day. There was a suggestion to clean these facilities hourly, though town officials agreed this isn't feasible.

Hayes asked if the town could use some of the grant funds they received for COVID-19 response to hire someone to clean the restrooms over the summer, Dunn said that could be possi-

"I don't feel the town has an obligation to repeatedly sanitize the facilities," Dunn said. "With a public bathroom, there's an expectation there's going to be germs in it."

Hayes said this isn't about the usual germs that would be in a bathroom and Dunn agreed, saying the usual germs don't kill people. Hayes said this is a special issue because they don't know where the virus is.

"I'm just thinking if it's an extra ounce of protection that we can provide for the residents of Gilford and get it paid for under this grant, to me that's a no brainer," Hayes said.

Benavides said the

town already hires seasonal workers and noted that if the town doesn't use these funds they go back to the state. He agreed with Hayes to use the grant funds to hire someone, though agreed with Dunn that this didn't need to be done after each use.

Greene recommended that the basketball court remain closed until further guidelines come down from the state and the CDC relaxing social distancing guidelines and the selectmen agreed. Greene also recommended keeping the playground closed. Selectman Gus Benavides said he would be in favor of it opening, though this can be discussed at the next board meeting.

Board members talked about how many COVID-19 cases are in Belknap County and Gilford. Eddy said at that time there were 55 cases

in Belknap County out of 61,000 residents with one to four active cases in Gilford. Fire chief and emergency management director Steve Carrier said they still get a lot of visitors from out of state.

(Continued from Page A1)

"The numbers in New Hampshire are trending in the right direction," Greene said. "I hope that continues and we can start to open more of this stuff up for sure."

Signs will be posted around the beach advising people to socially distance and come to the beach in groups of no more than 10 people.

The concessions stand will also be returning to the beach. Patrons will be encouraged to socially distance in line and the town is working with the concessionaire to expand the plexiglass over his work area.

OLD HOME

"I have a feeling by then, if we see any cases at all in the state, I would be greatly surprised, particularly those that are not limited to long term care facilities," Eddy said.

Greene said the committee has been planning as normal, factoring in some possible limitations to activities. A number of entertainers they have been contacting are not traveling or doing shows because of the pandemic and Greene said they have been planning around

He said if they do decide to cancel the event they would want to make that decision by the end of June. Greene said once they get into July they start having some costs they can't recoup if they cancel. Eddy said this will give them another month to see what's going on. Greene said hopefully ing in a more favorable direction, though they will keep on top of any concerns.

Greene said a number of other communities have canceled their Old Home Day events, though most other communities have theirs earlier in the summer whereas Gilford Old Home Day is one of the latest in the state.

"If we get there and they're still talking about 'Don't allow large crowds,' I'm not sure by that point the virus it's feasible to hold Old numbers will be trend- Home Day keeping it distanced," socially Greene said.

> He said the crowds can get packed through

out the day, namely during and after the parade and during the fire-

(Continued from Page A1)

works.

Selectman Kevin Hayes asked if they might consider cancelling or modifying some of the activities, like the pie eating contest and the field games. Greene said they could look at modifying some events, though events like the egg toss don't see the amount of packed crowds that the fireworks sees and the parade.







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Volunteers help Wright Museum celebrate the "Greatest Generation"

WOLFEBORO — For cultural and educational nonprofit institutions like the Wright Museum of WWII in Wolfeboro, volunteers often serve as "the backbone" of the operations.

"I am not exaggerating when I say that volunteers keep this place going," said Executive Director Mike Culver. "In turn, we try to provide them with the best experience possible."

Describing his time at the Wright Museum as "one of the most rewarding experiences in [his] life," volunteer Steve Messineo said he tries to share his personal experience with visitors.

"Having served our great country in the Marine Corp and being part of a military family three generations of Marines and a WWll Army veteran--I fully enjoy sharing my knowledge and experiences and love for my country," he said.

In sharing his memories of WWII during which time he was "a

Messineo youngster," said he hopes to shed light on the "Greatest Generation." His stories, he acknowledged, run the proverbial gamut.

"I share stories like when gasoline was unavailable and my dad tried to fuel his car with kerosene, growing vegetables in our Victory Garden, food rationing," he said. "I also talk about how happy the family was the day my godfather, Captain S.E. Gegus, 9th Army, returned home from the service."

Along with fellow volunteers, Nancy Mako Cindy Cafasso, Messineo said he is also involved in the museum's events committee, which formed "The Wright Bakers."

"We create, design and prepare many of the sweet treats and desserts for members during special annual events," he

Expressing "deep appreciation" for Messineo and the efforts of all volunteers, Culver said such involvement helps



Volunteer Steve Messineo talks with a student at the Wright Msueum.

to underscore the importance and relevance of the Wright Museum

"What happened during WWII directly informs who we are today," he said. "Many of the events that directly resulted from it reshaped the world economy, and the culture of today borrows many themes that had their origins during that seminal time period in our nation."

Messineo agreed and cites the museum's Home Front Gallery as perhaps its most notable contribution.

"It shows how America's 'Arsenal of Democ-

racy' played a vital role with its achievements," he said. "This period of American history, 1939 - 1945, must be told and retold because it is part of who we are today."

The region's leading resource for educators and learners of all ages on World War II, the Wright Museum will follow all CDC guidelines in determining when it will open for the 2020 season.

To learn more about the museum or Project25, visit wrightmuseum.org.

A journey through history, one marker at a time



DONNA RHODES

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

BY DONNA RHODES drhodes@salmonpress.news

REGION – The next adventure for visiting New Hampshire's historical markers in the Pemi-Baker, Newfound and Winnisquam Re-

gions will take people just off the beaten path of the Tenney Mountain Highway to the peaceful waters of the Baker River and the site of the original Smith Bridge in Plymouth.

Now known as Millennial Bridge, it is the

site of a covered bridge first built in 1786 and named for local farmer Jacob Smith, but in the early 1800's Capt. Charles Richardson built a "new and improved bridge" at that same location. According to author Michael A. Bruno, who wrote the guide, "Cruising N.H. History," Smith Bridge was again reconstructed in 1850, designed that time to replicate the nearby Fayette Bridge, which in 1805 was built to cross the Pemigewasset River between the

into your long-term investments to pay

for short-term needs. These investment

vehicles, such as your IRA and 401(k),

are designed for your retirement, so the

towns of Plymouth and Holderness.

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

There is much more to this story however, all chronicled on Historical Marker #0179 beside the newest covered bridge. built in 2001 and dedicated as the town's Millennial Bridge.

To visit this lovely spot on the Baker River, you will find it on Smith Bridge Road, situated off the Tenney Mountain Highway (Route 25), just

west of downtown Plymouth. There is ample parking, pleasant sites for picnickers or paddle sport enthusiasts, and lots of country views to enjoy. Continuing on down the road visitors can also visit Longview Farm's popular produce stand, Brock's Blueberry Farm in late summer, or take time out for a stroll along the nature trails at Quincy Bog, located just before the town common in Rumney Village. For those reasons and more, Smith Bridge and the surrounding area is a great destination during the summer months just



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During the coronavirus pandemic, our health concerns - for ourselves and our loved ones - have been at the top of our minds. But financial worries have been there, too, both for people whose employment has been affected and for investors anxious about the volatile financial markets. And one aspect of every individual's total financial picture has become quite clear - the importance of an

to keep three to six months' worth of living expenses in a liquid, low-risk account. Having an emergency fund available can help you cope with those large, unexpected costs, such as a major car repair or a costly medical bill.

emergency fund. in normal times, it's a good idea for you out paying the 10% penalty that typically applies to investors younger than $59\frac{1}{2}$. If you take this type of withdrawal, you have Furthermore, if you have an adequate

164 NH RTE 25



more you can leave them intact, the more mal cash flow. That's why it's so important assets you're likely to have when you to establish a budget and stick to it. When retire. And because they are intended developing such a budget, you may find for your retirement, they typically come ways to cut down on your spending, freewith disincentives, including taxes and ing up money that could be used to build penalties, if you do tap into them early. your emergency fund. (However, as part of the economic stimulus legislation known as the CARES Act, individuals can now take up to \$100,000 from their 401(k) plans and IRAs with-

There are different ways to establish a budget, but they all typically involve identifying your income and expenses and separating your needs and wants. You can find various online budgeting tools to help you get started, but, ultimately, it's up to you to make your budget work. Nonetheless, you may be

usual caps on annual contributions.

Of course, life is expensive, so it's not al-

ways easy to put away money in a fund

that you aren't going to use for your nor-

to follow a budget. For example, if you've budgeted a certain amount for food each month, you'll need to avoid going to the grocery store several times a week, just to pick up "a few things" - because it doesn't really take that many visits for those few things to add up to hundreds of dollars You'll be much better off limiting your trips to the grocery, making a list of the items you'll need and adhering to these lists. After doing this for a few months, see how much you've saved - it may be much more than you'd expect. Besides using these savings to strengthen your emergency fund, you could also deploy them toward longer-term investments designed to help you reach other objec tives, such as retirement.

pleasantly surprised at how painless it is

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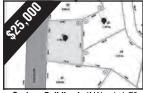
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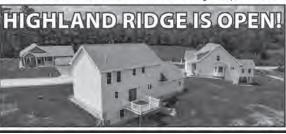




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ABOUT 10 TROPICAL STORMS DEVELOP OVER THE ATLANTIC OCEAN, CARIBBEAN SEA OR GULF OF MEXICO EACH YEAR AND TURN INTO THESE TYPES OF STORMS.

ANSWER: HURRICANES

Hurricane Word Find

Find the hidden words in the puzzle.

U H R H T L K N U L S U A S D C E B O N N D J J H H U R R I C A N C K E M R O T S R Z I F A L L B I T S T A W	STORM SURGE TRACK WINDS		
J J H H U R R I C A N C K E M R O T S R Z I	E		
C K E M R O T S R Z I	Y		
	E		
EATIDITCTAW	X		
TALLDII SIAW	Н		
T Y T K B R M E U S I	A		
FNEEAMERUTU	N		
ONRCGCJPTHK	G		
X B K Z R O U E M J H	M		
C R B O F X R D T Y W	K		
XNFAIHKYOGZ	В		
S U R G E R Z S C A W	R		

THIS DAY IN...

- 1896: HENRY FORD TAKES HIS FIRST GAS-POWERED CAR OUT FOR A TEST DRIVE.
- **1944**: ROME FALLS TO ALLIED FORCES DURING WORLD WAR II. IT IS THE FIRST AXIS CAPITAL TO FALL.
- **1970**: TONGA GAINS INDEPENDENCE FROM THE UNITED KINGDOM.

Get Scrambled

Unscramble the words to determine the phrase.

ROTMS AHWCT



EYEWALL

the band or ring of clouds that surround the hurricane eye



ENGLISH: Windy

SPANISH: Ventoso

ITALIAN: Ventoso

FRENCH: Venteux

GERMAN: Windig



6 INCHES TO A FOOT OF RAIN ACROSS A REGION WHILE VIOLENT WINDS CAUSE WIDESPREAD DAMAGE.

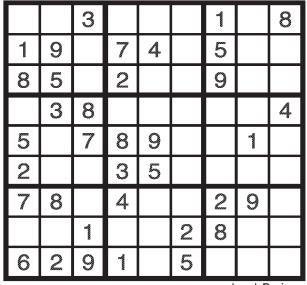


Апѕиет: Storm watch

the bigger picture is?

PNSMEK: HNKKICANE EXE

SUDOKU



Fun By The Numbers

Like puzzles? Then you'll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Level: Beginner

Here's How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

9 6 8	0 0 0 4	9 8 9 4	ω ω ω	- 6 + ω	w w w	m 00 4 N	2 3 3
6	0 0 0 0	9	ယ	Þ	ទ្ធ	8	L
-	ر 9		G	H		_	7
8	9	2		3	1	mak	2
500	Ç	.i.,					
-	0	V	6	8	Z	9	S
9	L	needs	2	9	8	ε	6
▽	6	ε	and a	2	9	9	8
8	ç	8	Þ	2	S	6	ecode.
	Name of the last	6	9	ç	S	L	þ
	-	, 4	E	E 2 8 ½	8 2 8 7 7	2 7 4 8 5 3	8 2 7 4 8 5 3

ANSWER:

A B C D E F G H i J K L M N O P Q R S T U V W X Y Z

Determine the code to reveal the answer!

Solve the code to discover words related to fireworks. Each number corresponds to a letter. (Hint: 12 = L)

4 9 21 25 18 10 **20** Α.

Clue: Pyrotechnics

12 4 11 В.

Clue: Ignited

26 4 2 16 12 22 13

Clue: Showcase

2 16 22 9 20 12 21 D.

Clue: Shine bright with flashes of light

MARK ON THE MARKETS

Advisor versus robot



By Mark Patterson

Robo-advising has become extremely popular because of the exceptionally low fees typically associated with this automated service. I believe there is some merit and a place for Robo-advising. There are just some concerns that I have regard-

ing Robo -advising, first being, we really had not seen how the robot handles a fast-moving downward market or an elongated bear market until recently, and the jury is still out. I can see Robo -advising being used by young people with a very longtime horizon in the markets that are just allowing the robot to rebalance their portfolio and to make algorithmic choices for their money. Where I don't believe Robo works well is for someone inside of 10 years of retirement or doesn't like equity market risk. As we get closer to needing our assets for income, or simply do not have time to recover from a correction in the

equity markets, then an advisor that is skilled at structuring steady, sustainable and reliable income that mitigates market risk, sequence of return risk and longevity risk can be invaluable.

I have seen many portfolios that were good candidates for Robo advising. Typically, these portfolios were made up of a family of mutual funds with attached commissions and 12 b1 fees sold by "advisors" who did not take the clients best interests into consideration, but sold funds that their firm was paid to promote. In this instance this clients' money was being passively managed through high cost mutual funds

whereas the robot may have done a better job for less fees. I guess what I'm saying is that given the choice of a robot or a typical broker connected to a firm or bank. I might choose the Robo as well. Client money must be managed with the client's best interest first, but can only be done by an advisor who really understands how to manage that money for their client's needs.

As I mentioned earlier, we have recently seen how the robot reacts in tough market conditions. The last eleven years had seen a couple of bumps but not any major drawdowns in the equity markets until March of this year. So, complacency has returned to high levels and money will chase a market nearing a top. Studies also tell us that investors will start to sell near the bottom. A robot will not have an opinion on the direction of the markets such as, if you should hedge, if you should raise cash levels or start to shift money over to bonds, fixed income or precious metals. It is a good thing that the robot takes your emotions out of the equation, but I am not so sure that taking a qualified advisor or asset managers emotions, skill, and knowledge out of the equation is a good thing. Time will tell. Robo advising may work for you if your time horizon long and you don't mind market risk in the equity markets, or it could work for a portion of your portfolio that is designated for growth but you will not need for income in the next 10 years.

A good asset manager can manage your money using modern portfolio theory and very low-fee investments that are designed to maximize your returns and minimize your risk. Compare that to the low fee robot. It is all about net returns and

Mark Patterson is an advisor with MHP asset management and can be reached at 447-1979 or Mark@MHP-asset.com.

STRATEGIES FOR LIVING

Your failures do not determine your destiny

BY LARRY SCOTT

"If only I could live my life over again!" is something we have all felt. Colossal mistakes, missed opportunities, and ignorant outbursts may have left us humbled and ashamed. But it pleases me to tell you that in God's Kingdom, our failures do not determine our destiny.

Destiny is a journey, and it often takes the pressures of life to disclose the person God knows we can be. There are roadblocks, detours, and storms along the way, but we keep on going. We may stumble, lose our way on occa-

sion, and we will surely discover that character never comes easy. But, with the Apostle Paul, "Forgetting those things that are behind, and reaching forth unto those things that are before, [we] press on toward the mark for the prize of the high calling of God in Christ Jesus." That high calling is our destiny.

Seen from a Christian perspective, success is not determined by what others have accomplished. Success is fulfilling the role God has planned for us. Jerry Falwell and I went to college at the same time and in the same city, within iust a few miles of each other. What he accomplished compared to my track record speaks for itself. Our destinies differed dramatically, but I accept that.

Each of us is unique, a one-of-a-kind prototype, a special creation in the mind of God. There are no duplicates in God's Kingdom. God does not clone. What He wishes to do with you and me will differ from what He has done with anyone else. But if God is involved, be assured; it will be spectacular.

God knows what we can be, and we must never second-guess the process. "The Lord directs the steps of the godly. He life. My destiny has been delights in every detail of their lives" (Psa. 37:25, NLT). In God's Kingdom, no experience is wasted. "All things," we are told, "work together for good to those who love God: those who are called according to His purpose" (Rom. 8:28). Those "all things" include the good, the bad, and the ugly, but if God is involved, we will come out winners every time.

Like Grandma Moses, who did not start painting until she was seventy-six (when she could no longer crochet). I am determined to make the final years of my journey the best days of my

in the hands of God for eighty years, and I don't believe He is through with me yet! Health issues may demand a course correction, but until they do, I am in this for the long haul.

But whatever my future, I remain encouraged. God never originates a process He does not complete. What He started when He brought me into His Kingdom He proposes to complete, and that in a manner that credits His genius. With my background, it will be clear God can do the impossible for anyone with an open and willing heart

Whatever your history, I invite you to join me in an all-out effort to make the years we still have left count for something special. Now is not the time to accept what has been as the final verdict. Your disappointments and your failures do not determine your destiny. This can be the dawning of a new day, the first move toward becoming the person God created you to be. He awaits your invitation.

You want to talk about it? Hit me up at rlarryscott@gmail.com.



HIPAA Privacy Rules

BY ATTORNEY EDWARD H. **ADAMSKY**

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

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

Still, the standards are in place to protect everyone's privacy,

and providers do follow them. You will not be able to get any "Protected Health Information" from a "Covered Entity" without a release by the individual patient. In most cases if the patient is present, they can give verbal approval for a provider to speak to or in front of another person. But, without a written privacy release, the provider will not speak to a third-party about a patient who isn't there to assent. Hospitals are comfortable telling you if someone is there or not, but they won't tell you the person's condition.

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

may need HIPAA releases for your college-age

children too. One reason a third-party might need information is to pay a bill. If you have signed a Power of Attorney naming some trusted person to help you with paying bills, then that person has the power to handle your money and pay the bill. But, if it is a medical bill, and they have a question about it, the provider will not talk to them without the Medical Privacy Release. A medical bill contains Protected Health Information and the billing office of a provider will not talk to your Agent under your Power of Attorney without a signed HIPAA release.

Protected Health Information means information about an individual's physical or mental health condition; the provision of health care to the individual; and, payment for that health care. "Covered Entities" include most health care providers, health insur-

ers, and affiliated organizations (Doctors, Hospitals and Labs).

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

documents, and if necessary, see your attorney to have them updated.

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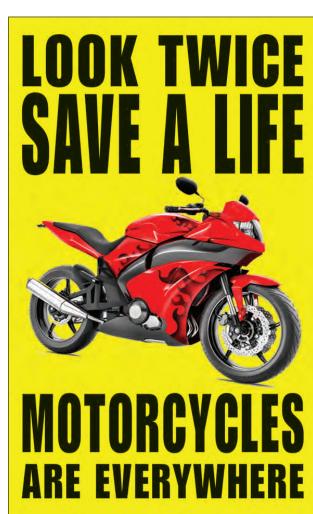
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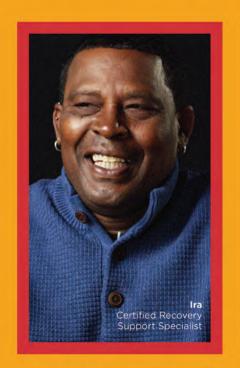


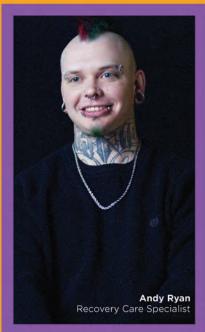












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