

BY JOSHUA SPAULDING
Sports Editor

ALTON — The Prospect Mountain High School winter sports season will, like the fall season before it, feature a localized schedule, with Timber Wolf teams playing neighboring teams exclusively.

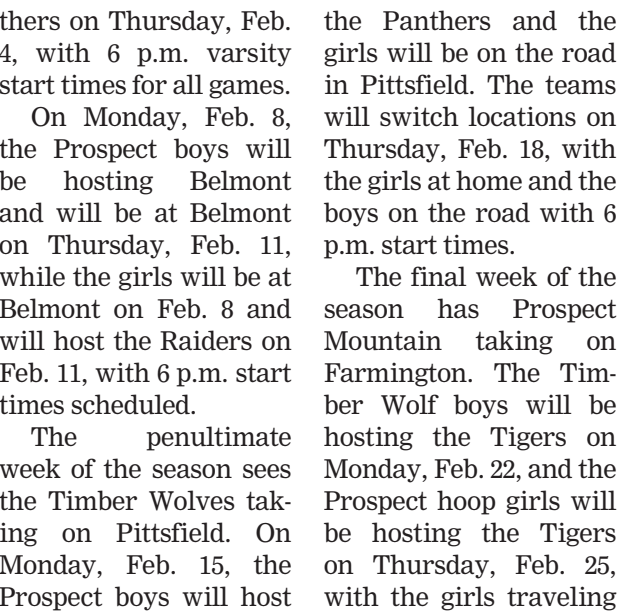
Originally, the Timber Wolf hoop teams were scheduled to take on neighboring Kingswood, but the Governor Wentworth Regional School Board voted in early December to not allow winter sports to move forward.

The basketball season will now kick off on Tuesday, Jan. 19, against Gilford with the girls at home and the boys on the road, both set for 6

p.m. varsity starts. The teams will then switch locations on Thursday, Jan. 21, with the same start times.

The next week brings Laconia to town, with the Timber Wolf boys hosting the Sachems on Monday, Oct. 25, and the girls visiting Laconia before the girls host the Sachems on Thursday, Jan. 28, and the boys travel to Laconia, all with 6 p.m. start times.

February starts with games against Moultonborough. The Timber Wolf girls will host the Panthers on Tuesday, Feb. 2, and will travel to Moultonborough on Thursday, Feb. 4, while the boys will be at Moultonborough on Tuesday, Feb. 2, and host the Pan-



on Feb. 22 and the boys traveling on Feb. 25, all with 6 p.m. start times.

The unified Timber Wolf basketball team has three games scheduled. On Monday, Feb. 25, the Timber Wolves will visit Laconia at 3:30 p.m., on Tuesday, Feb. 9, Prospect will be hosting Belmont at 3:30 p.m. and on Monday, Feb. 15, the Timber Wolves will be at Winnisquam at 3:30 p.m.

The Prospect Mountain alpine ski team will be at Gunstock on Friday, Jan. 15, Friday, Jan. 29, and Friday, Feb. 5, all with 10 a.m. start times. The team will be at Sunapee on Friday, Jan. 22, also with a 10 a.m. start time. The Division III State Meets will take place at Gunstock on Monday, Feb. 8 (girls) and Tuesday, Feb. 9 (boys).

All schedules are subject to change.

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

BARNSTEAD — Who does not like to receive a gift? A gift that requires nothing from you, a gift that is personal, a gift just for you? We would like to invite you to a Christmas Eve service where we will look at such a gift. A gift just for you... “For today in the city of David there has been born for you a Savior, who is Christ the Lord,” as written in Luke 2:11(NASB)

2020 has been an “unusual” year at best, and for many of us, a year we would not like to repeat. So come with us as we spend an hour together and watch the “usual” happen. A night when the busy-ness and tumultuousness of 2020 is laid aside and replaced with Christmas caroling, gifts and hope. A night when we look at the baby Jesus who is described by the Prophet Isaiah as, “Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace.”

Join us on Thursday, Dec. 24 from 6 – 7 p.m. at the Center Barnstead Christian Church. The church is located in Center Barnstead next to the Barnstead Townhall. Any questions please call or text 269-8831 or go to <http://centerbarnsteadcc.org/>.

BY ELISSA PAQUETTE
Contributing Writer

—School Board Chairman Jack Widmer presented the district's preliminary budget for the 2021-22 school year during the Governor Wentworth Regional School District's

“The budget is based on the assumption that students will be back to full time next year,” he said, a scenario

to that everyone would like to see, if possible.

The preliminary budget comes to \$56,220,378, a 4 percent increase. Enrollment numbers are down from 2441 to 2268 with only Crescent Lake Elementary School (grades 4 - 6) showing any increase. The estimated number of expected attendees includes students in the remote instruction program but not the number of students who switched to homeschooling. It is not known whether they will return if school is restored to full time in person.

Widmer pointed out that the reduction in attendance, common this year throughout the state, will likely reduce the adequacy grants from the state, though there is a move afoot to ask the legislature to hold the schools harmless and use last year's numbers in consideration of the unusual circumstances.

The New Hampshire Retirement expense, underfunded by the state pension plan, has increased by \$938,403, a 25.54 percent spike. Widmer pointed out that is not controlled locally. Previously approved wages, a large portion of the budget, are fixed. The Finance Committee, comprised of Widmer,

its chairman, Jim Pittman, Dr. James Manning, and Dana Streeter, mindful of the impact of the pandemic on the local economy, made cuts where possible and did not fund the math and part time special education position, said Widmer. The maintenance warrant article for \$200,000 for maintenance projects throughout the district was reduced to a request for \$150,000.

The district also expects less building aid as debts on elementary school buildings have been retired and only payments on the Kingswood Complex remain. As is its customary practice, the board returned the fund balance to tax payers this past year, which has helped to reduce school taxes. The caveat is that there is likely to be an artificial increase the following year.

Jan. 11 is the date for the hearing to adopt the 2021 budget. The Kingswood Arts Center location is the anticipated location, unless the pandemic creates the need for a change. The budget is detailed on the gwrsd.org website for anyone who wants a close look. Residents are encouraged to call the SAU office (569-1658) with any questions.



The Barnstead Helpers Senior Services Committee has collected donations and put together Winter Emergency Kits that contain items such as: Masks, sanitizer, canned goods and can opener, socks, water, flashlights and more. The kits also include folders that contain helpful forms and emergency contact information. If you would like to request a kit for yourself or a neighbor, contact the Oscar Foss Memorial Library at 269-3900 to schedule a contactless pickup or delivery. Kits will be available to Barnstead residents while supplies last.

Lakes Region students earn academic honors at Brewster



COURTESY

Brewster Academy students Neillie Alperin of Alton Bay, Abigail Jarvi of Gilford, and Grayson Mouradian of New Durham, each earned the top honor—Summa Cum Laude—on the school's Fall 2020 Academic Awards list.

WOLFEBORO — Brewster Academy announced its academic honors for the fall trimester last week. Of the 216 students who received honors, 37 call the Lakes Region home.

"The fact that so many students earned a spot on the Fall Academic Honor Roll after what was certainly one of most trying and unusual trimesters in recent memory," said Brewster's Director of Communications Suzanne Morrissey, "is a testament to their incredible focus, resilience, and drive. It also speaks to

the dedication our faculty and staff have shown to make sure the students in our care had an enriching, meaningful learning experience despite all the hurdles the pandemic set in everyone's path this year."

At Brewster, Summa Cum Laude designation goes to students with grades of 92 or higher, and all courses must be at the Accelerated or AP level. Magna Cum Laude indicates grades of 90 or higher with all courses at the AP, Accelerated, or Standard level, and Cum Laude is awarded to students with grades

of 85 or higher in all classes at the AP, Accelerated, or Standard level and grades of 90 or higher in all classes at the Foundational level. (For more information about Brewster's academic program and its unique team-centered approach to learning, visit www.brewsteracademy.org.) Below is a list of the local students who achieved these academic honors this fall:

Summa Cum Laude
Neillie Alperin, Senior, Alton Bay
Abigail Jarvi, Sophomore, Gilford

Grayson Mouradian, Freshman, New Durham

Magna Cum Laude
Alison Ansorg, Senior, Center Harbor
Alec Beland, Senior, Gilmanton

Bodhi Boston, Senior, Wolfboro

Cailean Corbally, Freshman, Wolfboro
Hailey Fuller, Senior, Mirror Lake

Libby Harris, Junior, Wolfboro

Marvell James, Freshman, Wolfboro

Julia Koumrian, Freshman, Wolfboro

Katherine Martin, Senior, Wolfboro

Jillian Pollini, Senior, Melvin Village

Rylee Rizzitano, Freshman, Gilford

Freshman, Gilford
Zoe Schwartz, Sophomore, Wolfboro

Emmett Shea, Junior, Center Barnstead
Tyler Rizzitano, Sophomore, Gilford

Cum Laude
Kai Alvelo, Sophomore, Wolfboro

Jake Apgar, Junior, Wolfboro

Caleb Brennon, Junior, Wolfboro

Hayden Brooks, Sophomore, Wolfboro

Tucker Carlisle, Senior, New Durham

Mitchell Coope, Senior, Wolfboro

Alexis Copp, Junior, New Durham

Reid Demain, Senior, Wolfboro

Henry Dumont, Junior, Wolfboro Falls
Annabelle Hunt, Sophomore, Wolfboro

Makenzie Kavanagh, Sophomore, Wolfboro
Catherine Ling, Senior, Wolfboro

Archer McClain, Sophomore, Center Tuftonboro

Madelaine O'Brien, Junior, Wolfboro

Timothy O'Keefe, Junior, Wolfboro

Kendall Proulx, Senior, Sanbornville

Valeria Ramos, Junior, Alton Bay

Ana Reynolds, Sophomore, Wolfboro

Alfred Schoenbacher, Senior, New Durham

Olivia Tibbs, Junior, Alton Bay

Family Shopping Days returns Saturday



WOLFEBORO — There were some very generous people who visited the Wolfboro Area Chamber of Commerce Information Center this past weekend while enjoying Family Shopping

Days in Wolfboro.

"People stopped by in the holiday spirit to deliver toy donations for Wolfboro Children's Christmas Fund," describes Information Center assistant Joy Perkins.

Operated by the Wolfboro Police Department, donations of new, unwrapped toys are collected for the Christmas Fund to go to children who otherwise may not receive a gift.

"And others dropped by to say hello and leave monetary donations to L.I.F.E. Ministries Food Pantry," adds Perkins.

"Due to the pandemic, the Chamber of Commerce is not able to host its traditional Breakfast with Santa or Open House," says Executive Director Mary DeVries. "Those community events have always created an opportunity for people to make those do-

nations," she explains.

The fun continues Saturday, Dec. 19 when Family Shopping Days in Wolfboro returns.

Whether in person, calling ahead for pickup, or online, shop in your local community for the items on your list. And when possible, consider a gift to the Christmas Fund or Food Pantry.

The Information Center will be open and ready to greet you 10:00a.m. to 3:00p.m. to accept your donations.

"We also look forward to helping you with where to go to find the variety of items on your gift list," invites Perkins.

A "gift ideas" list for Family Shopping Days can be found on wolfboro-chamber.com. Or telephone the 569-2200 or visit the Information Center located at 32 Central Ave., in the former railroad station.

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Last Night Wolfeboro goes virtual

WOLFEBORO — After months of planning Last Night Wolfeboro 2020 for Dec. 31, virtual games, music, magic and storytelling will take place, but fireworks have been cancelled due to COVID-19 concerns.

According to Selectman Linda Murray and Chair of Wolfeboro's Special Events Committee, "As we all know, the recent rise in COVID-19 cases in Wolfeboro and beyond has led to cancellation of many events. Because of this public health concern, Wolfeboro town officials have made the decision to cancel Dec. 31 fireworks as well as the postponement date. We are also considering the Last Night Wolfeboro scavenger hunt event and will update the public via social media and the town web site if that event changes."

Meantime, the virtual celebration marking the end of 2020 is being finalized. Last Night Wolfeboro 2020 organizers are inviting people of all ages to enjoy an online New Year's Eve day of interactive games, magic, music, storytelling and more. The Last Night Wolfeboro scavenger hunt along the Main

Street shopping area is also scheduled pending any final changes.

"Our Special Events Committee and supporters have worked for months to develop a fun and free New Year's Eve celebration to take place virtually with everyone's health and safety in mind," says Murray.

Zoom links for Last Night Wolfeboro will be available @Wolfeboro-LastNight on Facebook a few days before Dec. 31. As the event scheduled and plans are finalized, committee member Maria Found, a veteran Brewster instructor and tireless volunteer for many organizations in Wolfeboro will host live games and shows starting with a scavenger hunt on a Zoom channel arranged by Brewster.

"Folks will be super excited to get out on Wolfeboro Main Street and nearby sites with their pod of family and friends to answer our scavenger hunt questions," says Ms. Found.

"Then they'll check in virtually to enter their answers. As always, we're gathering great prizes for winners of games we're offering that include the



COURTESY
New Hampshire native, musician, singer-songwriter Stacey Kelleher performs virtually during Last Night Wolfeboro Dec. 31.

ever-popular Bingo, Escape Room and Quest Competition," she adds.

In addition, a second Zoom performance channel will be hosted by Wolfeboro resident, former radio reporter and anchor and committee volunteer Brenda Jorett.

"Crafting this virtual celebration from the ground up presents the

chance to showcase our performers' talents for this very special New Year's Eve and offer a community gathering in a different way," says Ms. Jorett.

Entertainers scheduled to appear on the Zoom channels include:

String Equinox, featuring local musicians Beverly Woods and Shana Aisenberg who've performed throughout the Lakes Region and at the Wolfeboro Area Farmers Market.

Simon Brooks: Renowned, award-winning storyteller presenting an original story for the Last Night Wolfeboro audience (recommended for ages eight and up).

Emma Jedow: New Hampshire resident and passionate singer, song-

writer, musician, and mental health advocate.

Dan Chan and Company: an internationally renowned, award-winning magician.

Andrew Long – New Hampshire-based comedian

Yu Koriki: captivating magician and Brewster alumnus; now attending Northeastern University in Boston.

Stacey Kelleher: singer, songwriter, musician from Ossipee, now living in Nashville, Tenn.

Due to the ongoing pandemic, events may be subject to change and will be updated via social media and the Wolfeboro town web site.

Sponsorships, prizes and donations to defray programming costs are

welcomed by contacting Wolfeboro Parks and Recreation Director Christine Collins, 569-5639, parksdirector@wolfeboronh.us. Event sponsors to date include: Black's Paper Store and The Children's Center.

Last Night Wolfeboro 2020 is produced by Wolfeboro Special Events Committee and Wolfeboro Parks and Recreation, with funding from the Economic Development Committee, and major support from Brewster Academy.

Prizes to date have been donated by: The Wright Museum, New Hampshire Boat Museum and Molly the Trolley.



ALTON POLICE LOG



ALTON — Alton Police Department responded to 128 calls for service during the week of Dec. 6-12, including three arrests.

-1 Male Subject was taken for Involuntary Emergency Admission.

-1 Male Subject was taken into Protective Custody of Inebriate.

There was 1 Motor Vehicle Summons arrest.

There were 3 Motor Vehicle Accidents.

There were 2 Suspicious Person/Activity Reports on Old Wolfeboro Road & Jesus Valley Road.

Police made 9 Motor Vehicle Stops & handled 4 Motor Vehicle Complaint-Incidents.

There were 110 other calls for services that consisted of the following: 2 Public Hazards, 1 Employment Fingerprinting, 5 Assist Other Agencies, 1 Intoxicated Subject, 1 Pistol Permit Application, 3 Animal

Complaints, 1 Juvenile Complaint, 2 General Assistance, 1 Wanted Person/Fugitive, 1 Drug Offense, 6 Alarm Activations, 9 Highway/Roadway Hazards, 1 General Information, 2 Sex Offender Registrations, 1 Destruction of Property, 2 Civil Matters, 3 Wellness Checks, 3 Community Programs, 1 Disabled Motor Vehicle, 50 Directed Patrols, 3 Medical Assists, 9 Property Checks & 2 Paperwork Services.



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**Merry
CHRISTMAS**



and Happy New Year!

Making SMART resolutions

With New Year's Day just around the corner, we, like many, are thinking about resolutions. We could debate that September is actually the start of a new year given the clean slate of grades to start a new school year, but a new year is a new year, and not all of us are still in school.

More than half of all resolutions end in failure, but we like the fact that generally, we, as people, seek to improve ourselves and our lives. One reason resolutions fail is that a person just hasn't chosen the right one, something that has meaning. Many people fail before the end of January.

A resolution isn't the right one for you if it's too vague, if it's someone else's expectations for you, or if you have no plan.

The acronym SMART (specific, measurable, achievable, relevant and time bound) can be used to help facilitate your success. If you make a specific goal of losing a certain amount of weight, your goal will be easier to obtain. If you set a time limit, (baby steps) by saying I will lose one pound each week, your plan becomes more effective. As a side note if you haven't seen 'What About Bob' starring Bill Murray, you must.

We all like to see progress and to see it fast. One way is to make something measurable. If you want to scale back on something, say using social media, you can use the 'see how much time you've spent on Facebook' setting to watch your usage go down. Or if you've set out to watch as many old classic movies or read as many John Grisham novels as you can this year, you can make a check list, and as you finish each one, check it off the list. Or bring an empty bookcase into your house, and as you finish a book, pop it on the shelf.

Pick a goal that is achievable. By taking a leap that is too big, you might find yourself in over your head and likely frustrated. Having a goal of saving more money than you can will leave you hopeless; however, if you can put away \$50 per month, then you're on to something.

Choose a resolution that is relevant. Doing something for the right reasons is key. A relevant goal is a lasting goal. If you want to do more research on your family's ancestry, so that your family will have the information for years to come, then what you're doing has meaning to not only you but to the people you care about. Choosing to bring others in on your goal is never a bad idea either. We all need a coach at times.

Using a timeline for your goals should be realistic. Knocking off small goals along the way will lead you to your larger goals and will also give you a chance to create your new habit.

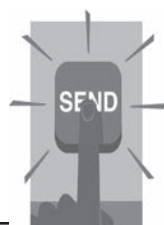
Learning something new is one of the most refreshing things about being alive. Being able to continually grow and morph into the best versions of ourselves is what life is all about. The more you enjoy, the more meaning you get out of life.

As the poet T.S. Eliot said, "For last year's words belong to last year's language, and next year's words await another voice."

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COURTESY

Highway Department employees pay it forward

In this season of giving, we are fortunate to have so many people in our community who are willing to brighten the lives of others. Usually at this time, Wolfeboro town employees and their spouses celebrate with a dinner at a local restaurant, a tradition that is funded by a local benefactor. This year, of course, is different. In the tradition of "paying it forward," the members of the Highway Department decided to provide a special Christmas treat for the children in Governor Wentworth Regional School District's End 68 Hours of Hunger program. And that's how 192 chocolate snowmen came to be donated to End 68 Hours of Hunger. These treats will be distributed just in time for the holiday break. The Highway Department team will miss their annual party and look forward to next year's gathering, but are happy to spread kindness to others. Pictured, from left to right: Doug Lemery, Josh Nason, Jeremy Malo, Steve McMartin, Scott Vaccaro, Steve Petsche, Tony Guilbault, Jim Aponas, Jan Brooks, Carol Simpson. Missing from picture: Bruce Marinel.

North Country Notebook

Missing the furnace, and its smoke. And who starts the day at 9 a.m.?



By JOHN HARRIGAN
COLUMNIST

Editor's note: Mr. Harrigan was unable to submit a new column in time to meet our press deadline for this week's edition. The following North Country Notebook column was originally published in 2018.

Doing dishes is something I don't mind at all, because it can be done by rote and gives me time to think. This chore is made all the more pleasant by the scene out the window, which takes in back lawn, bird feeders, apple trees and an alder swamp.

I miss something, however, and I didn't realize how keenly until now. Back in October, with medical issues looming, I had to make a decision on whether to run the outdoor wood-fired boiler, which easily heats the entire house and annex and provides domestic hot water, or shut it down. And because what circulates is water, not antifreeze, shutting it down meant draining the whole system, buried pipes and all, not an easy thing, but so it went.

It's not that I begrudge Chip Bean and crew at C. Bean Transport the money I've had to spend on fuel oil, not one red cent. I'm fortunate to have an oil-fired backup system and a dependable supplier, which as is typical with dealers in this often-wild territory will deliver the product no matter the weather.

But what's missing from my window picture is the gentle wafting of white smoke when the

boiler is idling, and the blast of equally white smoke when it's firing up. It is a comforting scene, and the smoke tells me the direction of the wind, which gives me a pretty good guess on the weather.

+++++

Smoke from outdoor wood furnaces is a big issue, which is why they never should have been allowed or installed in closely built neighborhoods. But they were, back when oil became outrageously expensive and people turned to wood. It was allowing these things to be set up too close to neighbors, plus people doing really dumb things like burning tires and garbage, that got us into all the regulations.

My unit, a Central Boiler made in Minnesota and built to last, was one of the first in the territory, and people came from all over to see it. It is a pretty straightforward apparatus, sort of like a Model A Ford—pretty hard to improve on except for comfort and gadgets. It burns wood right down to a fine powder, like flour, and there is no need for an ash-pit. Cleanout (which for me, if I burn carefully, is twice a heating season) involves using a long-handle flat-bottom shovel to transfer the ashes into the bucket-loader, to be spread uphill of the apple orchard.

Alert readers will have noted that I was careful to say "white smoke." Properly dried firewood emits white smoke; unseasoned, (i.e. "green" wood) emits a pale blue. If any blue smoke came out of my furnace all my neighbors would see it, and I'd be some embarrassed and would maybe even have to move.

+++++

Speaking of smoke,



JOHN HARRIGAN

The furnace has a five-gallon bucket turned over on its stack and a crown of snow to boot—no smoke to help gauge the weather.

the story that was big news one day and gone the next concerned the government's plan to cut nicotine content in cigarettes in not-so-subtle increments, to the tune of something like 90 percent.

This, one might predict, will create a brisk black market and all sorts of cross-border shenanigans, virtually overnight, to provide desperate smokers with good old (or not so good) nicotine-loaded smokes. Not that any smuggling whatsoever goes on anywhere in northern New England, nosiree Bub.

+++++

My laugh of the week came from a PBS story on the Pennsylvania primary, in which a news crew visited a wood-

working factory.

"Even at 9 a.m.," an evidently amazed reporter said, "this factory is already humming." Yes, you heard it, "Even at 9 a.m." (emphasis mine).

Well, yup, hello, and welcome to the real world. How about factories that start the day at 7, or the loggers, truckers, road crews and tradesmen grabbing coffee and a bit of breakfast at (gulp) 4:30? It might cause one to faint.

(This column is syndicated in papers covering two-thirds of New Hampshire and parts of Maine and Vermont. Address letters, with town and telephone numbers in case of questions, to campguyhooligan@gmail.com or to Box 39, Colebrook, NH 03576.)

MARK ON THE MARKETS

So, what now?



BY MARK PATTERSON

Back in the spring, our stock market, bond market and almost every other asset class had a sharp decline based on the uncertainty of COVID-19 and an abundance of cheap oil floating around in tankers

with no place to go. The supply chain was caught short based on factory shutdowns which hurt production, distribution shutdowns and a fair amount of hoarding by people that were afraid of not having basic necessities. Certain companies that provided services for stay-at-home activities did very well along with their stockholders. And as we got into summer, the virus appeared to subside from the initial cases, hospitalizations and death. Many restaurants offered outdoor seating, take-out menus and were able to survive. Many technology companies and companies that provide at-home entertainment such as Netflix, Disney,

Zoom video also increased their share price significantly. The equity markets also rallied on government stimulus and low interest rates. A lot of the run up in the equity markets was also based on the hope of a vaccine which is now being delivered across the country. Another round of stimulus is currently being negotiated in Washington, where everything is a political football. There is an old saying on Wall Street that goes, “buy the rumor and sell the news!” As the vaccine is distributed and those who are in the greatest need receive their vaccine, I must ponder what will be the catalyst to continue to

push these markets in a positive direction. Yes, I understand that with the vaccine, hopefully people will be able to return to a normal life, but I am not really sure what that new normal will be! We all have opinions what it may look like, but we really do not know. The equity markets have come extremely far and amazingly fast since the downturn in the spring. The markets trade on much emotion and momentum. We may have gotten a bit ahead of ourselves with pricing of many shares and I believe those companies will have to prove their market multiples and valuations with earnings and not emotions. Will the movement

out of big cities to more rural areas continue? Will these big office buildings in major metropolitan areas remain empty? Will restaurants, bars, gyms, barbers, and hairstylist be able to survive in metropolitan cities or the suburbs that matter? With changes in Washington, there is much uncertainty as to future policy regarding taxes and regulation that is a big unknown. The equity markets prefer divided government that prevents fast and radical change. We have a runoff election in Georgia that will decide control of the Senate. I believe the market is pricing in divided government, but I am really

not certain because of the political leanings of large technology companies that have a lot of influence in our elections. I believe if nothing else, we have some very interesting and challenging times ahead that make me feel even stronger about actively managed investment portfolios, with uncorrelated asset classes that in time will increase your returns and decrease your volatility. If you have any questions or comments please visit our website, MHP-asset.com or you can reach me, Mark Patterson at 447-1979 or Mark@MHP-asset.com

Kingswood Youth Center students build picnic tables



WOLFEBORO — It’s been a busy fall at the Kingwood Youth Center (KYC). One of the Center’s major fall projects consisted of building two new picnic tables. Students worked with KYC staff to interpret plans, measure and mark lumber, and assemble and stain the tables. The ongoing project taught students valuable building skills. The final results demonstrated the value of patience, persistence, and teamwork. Once two brand new tables were complete, students got creative and painted two existing tables, which have been used by the Center for ten years. The tables were repainted to match the KYC building and with ‘KYC

lettering.’ These projects were funded through contributions from the Governor Wentworth Arts Council and other local donors. Enrichment opportunities such as these projects are more important than ever as students continue to grapple with hybrid and remote learning and other realities amidst the COVID-19 Pandemic. Throughout the fall, the Center offered daily in-person programs focused on life skills, enrichment, recreation, and safe, positive peer engagement. In addition to in-person programs, virtual programs, and a free thrift store and free food pantry are made available. The KYC is commit-

ted to making these challenging times easier for local teens and their families. For more information about the KYC’s programs, or to support the KYC, please contact 569-5949 or info@thekyc.org.

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**TOWN OF NEW DURHAM
PLANNING BOARD
PUBLIC HEARING NOTICE**

**TUESDAY, JANUARY 5, 2021
7:00 PM @ NEW DURHAM TOWN HALL**

Jason Crystal and Sara Gilman

You are hereby notified that a virtual Public Hearing via Zoom will be held by the New Durham Planning Board on Tuesday, January 05, 2021 at 7:00 pm. The hearing is regarding the Review of Conditional Use Permit application from Berry Engineering LLC. on behalf of Jason Crystal and Sara Gilman Map 111 Lot 040, 15 Meaders Point Road New Durham, NH. Any questions on how to connect using Zoom contact Brian Cauler Land Use Administrative Assistant via email ndlanduse@newdurhamnh.us or the Planning Board.

The property is located at 15 Meaders Point Road Map 111 Lot 040.

**TOWN OF NEW DURHAM
PLANNING BOARD
PUBLIC HEARING NOTICE**

**TUESDAY, JANUARY 5, 2021
7:00 PM @ NEW DURHAM TOWN HALL**

David Grandin

You are hereby notified that a virtual Public Hearing via Zoom will be held by the New Durham Planning Board on Tuesday, January 05, 2021 at 7:00 pm. The hearing is regarding the Review of Conditional Use Permit application from Jones and Beach Engineering Inc. on behalf David Grandin Map 110 Lot 022, 383 Merrymeeting Road New Durham NH. Any questions on how to connect using Zoom contact Brian Cauler Land Use Administrative Assistant via email ndlanduse@newdurhamnh.us or the Planning Board.

The property is located at 383 Merrymeeting Road Map 110 Lot 022.

**TOWN OF NEW DURHAM
PLANNING BOARD
PUBLIC HEARING NOTICE**

**TUESDAY, JANUARY 5, 2021
7:00 PM @ NEW DURHAM TOWN HALL**

You are hereby notified that a virtual Public Hearing via Zoom will be held by the New Durham Planning Board on Tuesday, January 05, 2021 at 7:00 pm. The hearing is regarding the Review of Conditional Use Permit application from Varney Engineering LLC. on behalf David and Kara Miller Map 118 Lot 040, 345 Merrymeeting Road New Durham NH. Any questions on how to connect using Zoom contact Brian Cauler Land Use Administrative Assistant via email ndlanduse@newdurhamnh.us or the Planning Board.

The property is located at 345 Merrymeeting Road Map 118 Lot 040.

Kingswood grad releases original Christmas song

BY JOSHUA SPAULDING
Sports Editor

OSSIPEE — Christmas 2020 is going to be unusual for a lot of people. Families who usually spend the season together may not be able to this year.

For some, it may be the first Christmas they haven't spent with family.

Stacey Kelleher is one of those people. The Kingswood graduate, who moved to Nashville to pursue a music career in 2019, won't be home to visit her parents in Ossipee this holiday season.

But, as any good songwriter will do, Kelleher was able to find a positive in all of this mess, as she sat down and wrote a new Christmas song, which will be available for purchase on Friday,

Dec. 18.

"I am super excited," said Kelleher of "Lonely Christmas," an original song she's worked on over the past few weeks.

"I started it because I can't go home for Christmas, it's my first Christmas not being able to come home," Kelleher said. "I was in my feels about it."

"Then, I thought, 'what if I write a song about this,'" she said. "The angle of the song, I think is I've been trying to fake it (with the holiday spirit), but I know I'm probably one of millions of people dealing with the same thing."

"Hopefully we can all come together, even though we are all alone, we aren't really alone," she said.

And using the many people she knows in

Nashville, she was able to get the song produced and recorded and ready for release prior to Christmas.

"A lot of my Berklee (College of Music) classmates also moved down here at the same time I did in September of 2019," Kelleher said.

Alex Fansel, who has been Kelleher's drummer when she's performing, also has a studio in his home, Red Shed Sound, so he was able to produce the new song in his studio, helped Kelleher write the song and also chipped in with some drumming.

"He is an absolute pro at recording," Kelleher said. "We made it in just a few days."

Tory Grace took the photos to go along with the song and Olivia Davis handled all of the

graphic design for the album art.

"It was just the four of us," Kelleher said.

She noted that she went back and forth on whether to come home or not, but decided that the risk of traveling in the pandemic was not worth it.

"You never know if you've got it, you never know who you're going to pass it off to," Kelleher said.

Kelleher's new song, "Lonely Christmas," will be available on all the usual music platforms on Friday, Dec. 18.

And while she will be staying in Nashville for the holiday season, she will also be performing for local residents as part of the Wolfeboro's First Night.

Kelleher will be performing live over Zoom



TORY GRACE – COURTESY PHOTO
KINGSWOOD graduate Stacey Kelleher is releasing an original Christmas song, out on Friday.

for First Night, an opportunity she's excited about.

"I am so honored that they asked me," Kelleher said. "It's something I used to go to when I was a kid."

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

Businesses can invest their BET and BPT tax dollars locally

WOLFEBORO — As a business owner, have you ever wondered, wouldn't it be nice if I could decide where and how my taxes were invested, or at least a portion of them? Well as it turns out, if you're a business and paying New Hampshire business profits, business enterprise or insurance premium taxes, you can.

The NH Community Development Finance Authority oversees a program that allows businesses to direct their taxes to rigorously vetted nonprofits that show a high degree of community support, build partnerships and leverage other funds. It's called the NHCDFA Tax Credit Program.

Several Carroll County businesses have already directed their taxes through this program to a very innovative and collaborative project emerging in Wolfeboro - the revitalization of the building soon to become

the future home of Makers Mill: Community Makerspace & Vocation Hub. These investors understand that a driving goal of the Makerspace is to help close the workforce skills-gap, allowing for business growth, job creation and regional economic development.

These far-sighted and community-minded investors include Green Mountain Communications, Meredith Village Savings Bank, Keller Williams Coastal Realty, Wolfeboro Family Dental, PSI Plastics, Bradley's Hardware, Carroll County Landscape, Mill Street Meat Market, Made on Earth, Healing Frontiers, Spider Web Gardens, Stanley Elevators, Milestone Engineering, and The Hearing Aid Shop.

The Makerspace project is now at the stage where construction documents are being drawn up for public bidding with a view to starting the building renovation

in the Spring of 2021. In order to achieve this goal, G.A.L.A. needs to sell its remaining of \$100,000 of business tax credits for the 2020-2021 state fiscal year. Businesses can make a pledge right away and it is worth noting that a business has up to five years to use the credits they have purchased against their business enterprise tax and/or business profits tax liability.

G.A.L.A. Executive Director, Josh Arnold says, "Selling these final \$100,000 in tax credits this year is critical to us being able to break ground with the building renovation this spring and keep on target for the 2021 grand opening. The sooner we open, the sooner we can support businesses with our workforce programming."

Unlike a typical donation where a business gives direct cash to a non-profit organization,

the tax credits offer a substantially bigger bang for the buck. Taxes a business would normally pay are redirected from the state general fund to G.A.L.A. The Tax Credit program helps a participating company significantly increase its community impact by leveraging tax dollars. For example, a business can make a \$1,000 impact on the local community for a net cost of \$170. Learn more about the tax implications of this unique program at GALA's new Web site: www.makersmill.org/business-tax-credits.

Here's what some of those local businesses have to say about it.

"As a small business owner, the Makers Mill makerspace is the kind of project I want to see succeed because I know it will help make our community more attractive and accommodating for young families to settle, as well as businesses to grow," said Brendan

Carrier, Owner, Carrier Building and Development.

"Makers Mill will provide the skills and resources necessary to ensure that local people can empower themselves to prepare for meaningful and necessary careers as the economy recovers from the current pandemic," said Rick Wyman, President of Meredith Village Savings Bank.

Most CPAs who handle business tax returns are familiar with the tax credit program and report that the CDFA has made the process extremely user-friendly. Alternatively, G.A.L.A. Makers Mill staff can answer any questions a business may have about this program and provide guidance on how to easily go about it, simply by contacting Josh Arnold at 569-1500 or josh@makersmill.org.

Makers Mill will be a

place where people are given access to tools and resources to create and advance their personal and professional goals. It will have a woodshop, fiber arts studio, metal and metalsmithing shop, commercial kitchen, automotive bay, craft space, fabrication and rapid prototyping, and more. People can work independently or collaboratively. The Makerspace will support career goals, business incubation, workforce training, and learning and engagement opportunities for all ages.

So, why send your tax dollars to the state general fund when you could invest them locally? Join the business that are leading the way by sending this information along to your CPA today. Help Makers Mill open its doors in 2021 by having all tax credits pledged by the end of 2020. For more information, visit www.makersmill.org or call the office at 569-1500.

GWRSD budget hearing on Jan. 11

BY ELISSA PAQUETTE
Contributing Writer

WOLFEBORO — The final GWRSD budget hearing is scheduled for Jan. 11 at the Kingswood Arts Center at 7 p.m. Board meetings are broadcast live on WCTV's Channel 26 in Wolfeboro and New Durham, on TDS Channel 27 in surrounding towns, on the Vimeo/Livestream channel as linked through the Wolfeboro town website (wolfeboronh.us) and live on the WCTV YouTube Channel.

Public input will be accepted in advance of the January 11 meeting and 48 hours after the meeting by emailing sau49@sau49.org. Email correspondence will be included with the meeting minutes as an addendum.

The district offers a Covid-19 hotline (581-1615) for parents and staff to call any time after usual business hours if a student or staff member has tested positive. That information will be kept confidential and will enable contact tracing to begin.

The last date for receipt of petitioned warrant articles is January 12.

Wolves sweep Seacoast Spartans

LACONIA — The New England Wolves EHL Junior Hockey team swept the weekend of Dec. 12-13, going 2-0 against in-state rivals the Seacoast Spartans. The games were played at Merrill Fay Arena in Laconia.

Both games started off slow for the Wolves, as they trailed each affair by two goals. The Wolves came roaring back in each contest, however, as they won the games by scores of 6-3 and 4-3.

In Saturday's contest, the Wolves scored four goals in the third period, highlighted by LJ Newell's stellar play in nets and captain Donnie Feldman's three assists. On Sunday, Kyle Penton played great in net, and Nick Bosch, Richie Colarusso and Kevin Bite played great defense in front of him. Ricards Jelenskis recorded a hat trick (three goals) including the game winner in overtime to seal the victory.

The Wolves JR program held a Toy Drive to benefit Boston Children's Hospital over the weekend and would like to thank all who donated at each of the Wolves games, Saturday vs. Seacoast (EHL), Saturday vs. Cyclones (EHL) and Sunday vs Seacoast (EHL).

"It's great pair of wins on home ice. The community came out, masked up, and support the team and the Toy Drive. Thanks," said GM Andrew Trimble.

The Wolves will be taking a few weeks off at the holidays. For more info, visit www.ne-wolfeshockey.com.

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email: mattfassett@gmail.com

THE REAL REPORT

RECENT REAL ESTATE TRANSACTIONS

Town	Address	Type	Price	Seller	Buyer
Alton	Bay Hill Road	N/A	\$28,000	Michael and Donna Mahoney	Michael and Janet Kelleher
Alton	Coffin Brook Road	N/A	\$179,000	Warren & Mary Roberge RET and William R. Peck	Sheri Way
Alton	N/A (Lot 14)	N/A	\$25,000	Michael and Donna Mahoney	Kelley and Julie Schevis
Barnstead	Bradford Lane	N/A	\$355,000	Hirst Fiscal Trust and David Hirst	42 Shephard Road RT and James F. Scanlon
Barnstead	7 New London Dr.	Single-Family Residence	\$259,933	Michael S. and Megan J. Enright	Douglas E. Sandin
Barnstead	11 Sampson Dr.	Single-Family Residence	\$260,000	Peter F. Micali	Joshua Boswell
Barnstead	N/A (Lot 8)	N/A	\$30,000	Russell D. Tyo and Aileen A. Stewart	Erik Robinson
New Durham	179 Valley Rd., Unit 5-5-2	Condominium	\$223,000	Beatrice Gamble	Melody and Matthew Hughes

ABOUT THE REAL REPORT

Here are recent real estate transactions in Alton and the surrounding areas. These sales summaries are informational only, not a legal record. Names shown are usually the first listed in the deed. Sales might involve

additional parties or locations. Prices are usually based on tax stamps and might be inaccurate for public agency sales. Refer to actual public documents before forming opinions or relying on this information. Additional publicly recorded information on these sales, prior sales and data from Department of Revenue Administration forms is available at www.real-data.com

or 669-3822. Copyright 2011. Real Data Corp. In the column "Type": land= land only; L/B= land and building; MH= mobile home; and COND=condominium. Transactions provided by The Warren Group, Boston Ma., publishers of The Registry Review and Bankers and Tradesman newspapers, Phone: 1-800-356-8805. Website: www.thewarrengroup.com

Cornerstone VNA companion volunteers receive award

ROCHESTER — Cornerstone VNA congratulates their companion volunteer team, Matt and Cacydy Mowry of Rochester, on being awarded a 2020 Volunteer Service Award from Volunteer NH at their annual awards ceremony, which was held virtually on Dec. 9. In searching for a meaningful volunteer opportunity in 2019, Matt and his 10 year old son, Cacydy, found Cornerstone VNA, a nonprofit home health and hospice care organization. As companion volunteers, Matt and Cacydy were matched up with a local community member who greatly appreciated their weekly visits to her home for friendship and support.

According to Ann Vennard, Assistant Director of Advancement, "Matt and Cacydy exemplify the future of volunteerism. Their authentic kindness is immeasurable and we are very proud to have them on our companion volunteer team." Vennard adds, "Our volunteers are strategic partners in our mission fulfillment and complete our circle of caring. We are delighted that Matt and Cacydy have been recognized in this manner."

According to Matt, "Cacydy and I were partnered with a wonderful woman, we would visit her in her home every Saturday or Sunday and visit, talk, and play cards with her, we had a great time."

Cacydy chimes in, "The most rewarding thing about volunteering is getting really close to the person you are volunteering with."

You can watch their award video in its entirety on the volunteer page of the Cornerstone VNA website at cornerstonevna.org/volunteer.

To learn more about the volunteer program at Cornerstone VNA, and current virtual volunteer opportunities, contact Ann Vennard at 332-1133, ext. 1109 or AVennard@cornerstonevna.org.

About Volunteer NH: Volunteer NH is a nonprofit organization with a mission to promote the tradition of volunteerism in New Hampshire. Volunteer NH's annual Volunteer Service Awards recognize individuals and groups who provide volunteer services that strengthen communities and improve the lives of New Hampshire residents. These awards honor outstanding volunteers or groups of volunteers who reflect the strong ethic of service in our state.

About Cornerstone VNA:

Cornerstone VNA is a nonprofit home health and hospice care provider, currently serving Rockingham, Strafford, Belknap and Carroll Counties in New Hampshire and York County in Maine. The team at Cornerstone VNA



Cornerstone VNA congratulates their companion volunteer team, Matt and Cacydy Mowry of Rochester, on being awarded a 2020 Volunteer Service Award from Volunteer NH at their annual awards ceremony.

provides award-winning care and support through five distinct programs: Home Care, Hospice Care, Palliative Care, Life Care-Private Duty and Community Care. For 107 years, Cornerstone VNA has been committed to bringing services to people of all ages so that families can stay together at home, even when facing the challenges of aging, surgical recovery, chronic or life-threatening illnesses or end-of-life care. To learn more about Cornerstone VNA, visit www.cornerstonevna.org or call 800-691-1133.

School district to hold virtual job fair

BY ELISSA PAQUETTE
Contributing Writer

WOLFEBORO — There are positions available for paraprofessionals and substitutes in the Governor Wentworth Regional School District. To find out more about the school system and where you might fit in, the district is holding a contactless, mask free virtual job fair on Jan. 6 from 9:30 – 11:30 a.m.

Remote teaching has been a great training ground for the occasion. The fair will be conducted via a sophisticated Zoom session that will allow an introductory overview followed by breakout sessions

with administrators from Carpenter, Ossipee Central and Tuftonboro Central elementary schools and Kingswood Regional High and Middle Schools.

The virtual fair provides an opportunity to learn more about what it means to be a paraprofessional and what varieties of positions are available. The positions vary from 5 to 29 hours per week, and on the job training and support are provided for all positions.

To start the process, visit GWRSD.org and click on the Job Fair form at the top center of the home page. Complete the form, which helps identify your preferences, and you will soon receive a Zoom link to the session along with more information. The home page also has a left hand link (under Quick Links) to Employment, where job openings throughout the district are listed.

Susan Merrell, Director of Special Education and Counseling Services, will be the host of the job fair and help individuals navigate in and out of break out sessions. It is possible that some interviews will be conducted during the two hour session.

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OBITUARY

Lindsay O’Connell, 34

Alton, NH - Lindsay O’Connell, age 34, of Alton, passed away peacefully on December 13th after a nine-month courageous battle with breast cancer.

She was born in Stoughton, MA on May 24th, 1986, moving to Alton when she was three months old where she spent the majority of her life. She graduated from Alton Central School and continued her education at NHTI. She worked as a marketing coordinator at Warrenstreet Architects in Concord and as a server at Johnson’s Seafood & Steak in New Durham.

Lindsay enjoyed spending time with her children and family, especially during the summer months on the lake. She also cherished time with her friends, touching many with her beautiful smile and kind soul. She will forever be remembered as a loving, graceful and caring person and will live through the smiles of her children and countless memories of her family and friends. Lindsay was also a longtime avid fan of the Patriots, leaving many jealous of her love and knowledge of the game.

Lindsay is survived by the loves of her life, her children Kaylin and Maximus O’Connell. Her mother and step-father, Marcia and Robert Smithers. Her father, Ronald Kenerson. Her siblings, Derek and his wife Marisa and nephews Ethan and Levan



Kenerson. Her sister, Wendy and husband Steven and their children Annabelle, Olivia and Stevie Noyes. She is also survived by many aunts, uncles and cousins and the many friends that she considered as her extended family.

Because of her nature and concern for the well-being of those that loved her, Lindsay requested that a celebration of life be held at a later date to be announced by the family.

In lieu of flowers, donations can be made to benefit Kaylin & Maximus in the name of Wendy Noyes & Marisa Kenerson at TD Bank. If preferred, checks can be made payable to Wendy or Marisa and mailed to TD Bank, P.O. Box 998, Alton, NH 03809.

The family would like to extend their sincerest appreciation for the love and support shown by many in the surrounding communities. She left us knowing how much you all loved her.

Cremation care by Peaslee Alton Funeral Home, to express condolences, please visit: www.peasleefuneralhome.com

Spirit of Hope and Kindness celebrates youth making a difference

BY ERIN PLUMMER
mnews@salmopress.news

REGION — Three local students were honored for their community involvement and acts of kindness during the annual Spirit of Hope and Kindness Awards.

The Spirit of Hope and Kindness Awards took place on Nov. 15 in a virtual ceremony after previous in-person events were canceled due to the pandemic. Fred Caruso from Mix 94.1 FM hosted the event and Olivia Spanos from Make-A-Wish New Hampshire was the key-

note speaker.

Each of the winners and nominees received monetary awards they will be tasked to use for acts of kindness in their communities with the winners receiving a greater amount. Around \$4,000 in award money came from All-Brite Cleaning and Restoration of Gilford, Autoserv of Tilton, Bank of New Hampshire, CGE Engineering of Laconia, and the Laconia Kiwanis Club.

The winners and nominees picked up their checks a few weeks back

and awards co-founder Laura Brusseau said they will plan projects that will allow them to stay safe and socially distance. She said some of the kids have already started their projects.

The Elementary School winner was Lily-anna Burhoe from Elm Street School in Laconia. The 7-year-old has done a number of community activities including giving cookies to firefighters and police officers, raised money for charity with a lemonade stand, donated turkeys to St. Vincent dePaul, and donated Christmas presents to Community Resource Center.

“I was excited,” Lili-ana said about winning her award.

She wants to use the money to help families during the holidays and might do another project in the spring.

The other nominees were Jayden Armstrong from Franklin, Emily Cardinal of Laconia, and Alison Shirey of Laconia.

Landen Brothers of Laconia Middle School won in the Middle School category. He has been involved in a number of community efforts including as one of the co-founders of Cereal Heroes, a group of Laconia students that help collect cereal and other breakfast foods for kids in need. Brothers said Cereal Heroes is one of his favorite activities he has been part of. He said he also greatly enjoyed

helping sew blankets at the Taylor Home and seeing the smiles on the seniors’ faces.

“I was very excited to get the award, I felt very accomplished and happy at the same time,” Brothers said.

The other Middle School nominees were Hailey Bezevich-McNeil of Laconia, Katie Cormier of Laconia, Carter Jones of Laconia, and Madison May of Franklin.

Jasmine Morrisette, a recent graduate of Inter-Lakes High School, won in the High School category.

Morrisette attends and is greatly involved with Real Life Church in Laconia, where she is involved with Sunday School, youth ministry, and numerous other outreach projects. She is also the secretary of the New Hampshire Human Trafficking Taskforce and has been volunteering remotely with the Greater Lakes Region Children’s Auction and the Make-A-Wish Foundation.

“It was really awesome after being a part of the awards for the last couple years,” Morrisette said. “Seeing everyone while being in that spot was really cool.”

She said she has already started reaching out to a few places asking what they need. Some responses she’s got have been from the Pemi Youth Center in Plymouth looking for cleaning and art supplies, blankets and pillows for Belknap House in Laconia, diapers and hygiene products for Waypoint Family Services of Laconia.

Also nominated in the High School category were Jayda-Lynn Carter-Glines of Meredith, Liz Guillotte of Franklin, Lillian Hodapp of Laconia, and Joshua Testa of Gilford.

Brusseau also recognized her fellow Spirit of Hope and Kindness Awards board members Andrea Condodemetrak, Kristin Adelle, and Carol Falvey.

“They do so much work for this event,” Brusseau said.

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Church Service

SCHEDULE

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For more information, please visit abundantharvestnh.org or e-mail ahf@faith.com.

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centerbarnsteaducc.org
Pastor Brian Gower.

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To keep our families as safe as possible this Christmas, all Masses on Christmas Eve and Christmas Day will be live-streamed as well as celebrated in the church with very limited, distanced seating for those who have not traveled out of state and who are not symptomatic. Masks are required. To see a live-streamed Mass, visit stkdrexel.org. Limited seating requests also on the web site.

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- Trouble getting to work on time due to drinking
- Inability to control your impulse to drink

If you or someone you know needs professional help for alcohol abuse or addiction, please call 1-800-NCA-CALL (622-2255) or visit ncadd.org for more information.

Federal government transfers ownership of Sunrise Towers

Local ownership opens opportunities for improved services and energy efficiency upgrades

LACONIA — The Sunrise Residential Living Campus, located in the heart of downtown Laconia, have undergone positive changes in the past few months. Ownership of the 98-unit property has transitioned from the U.S. Department of Housing and Urban Development to Laconia Housing, putting control of the property into local hands and enabling the agency to make capital improvements that improve residents' quality of life.

Recently, HUD announced the nation's first streamlined voluntary conversion of property with the transfer of Sunrise Towers Public Housing into locally-held ownership under the new name of Sunrise Towers, LLC. The transfer to Laconia Housing enables the agency to make capital program improvements more quickly to improve the living spaces for current and future tenants for the low income housing property.

"It has been an extremely satisfying process to be involved with our HUD Boston Office of Public Housing partners led by Director Robert Cwieka. It allows us to work with a team which

has provided the energy, enthusiasm, and effort to see us succeed. New opportunities provided to our agency will enhance the quality of life for our residents," said Thomas Cochran, Laconia Housing's Executive Director.

The Sunrise Residential Living Campus has opened opportunities for independent living to low-income seniors and disabled residents throughout the Lakes Region through initiatives and collaboration with federal and state partners. A wide range of agencies have played an integral role over the years, leveraging public and private funding to improve the building campus and its efficiency.

An example of this type of collaboration includes energy-saving measures implemented through the NHSAVES program. Adding efficient air conditioning units, improved lighting features and new windows have given Sunrise Towers a refresh and improved the living space for all residents.

"By utilizing the NHSAVES program, Eversource Energy and Liberty Utilities have been integral in enhanc-

ing the quality of living for our New Hampshire residents," said Cochran.

The Laconia Housing Agency offers housing and supportive services at the Sunrise Residential Living Campus, which includes Sunrise Towers, Sunrise House, and Tavern Inn Apartments. The properties offer Medicaid-eligible tenants support services as an alternative to traditional nursing home living, made possible through New Hampshire's Choice for Independence Program. They include LNA, nursing assessments, housekeeping, laundry, and a meal program alternative to assist in bolstering independent living.

The HUD transfer of property to Laconia Housing offers tenants and the City of Laconia the benefit of locally-controlled housing and services. Laconia Housing has and will continue to work with state, federal, and local partners to assist residents in the Lakes Region and to provide quality living for our community.

More information about Laconia Housing properties and services can be found at www.LaconiaHousing.org.



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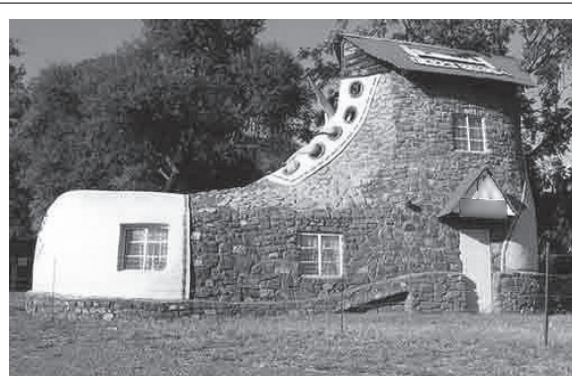
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MARK ON THE MARKETS

Risk and you



BY MARK PATTERSON

Any financial advisor, broker or investment advisor will typically try to assess the amount of risk that their client is willing to accept. There are a variety of methods and questionnaires used

to attempt to accomplish the risk assessment as accurately as possible. Over time, I have found that what the client tells me in the calm of my office and how they feel during difficult markets can be very different. The typical negative reaction is two a half times greater in a bad or declining market than client's feelings in good, or up market. Current research states that up to 80 percent of people that have investment accounts carry far more risk than their true risk tolerance levels.

Ever since March 9, 2009, apart from a short-term rise in volatility in March 2020, the fear levels of investors have

been very low which drives complacency. The benchmark S&P 500 index is used to determine "BETA" in a stock, mutual fund or exchange traded fund that primarily hold stocks. If a stock or fund has a number higher than one, it is more volatile than the benchmark S&P 500 index. If the number is lower than one it is less volatile, simple as that. Advisors like myself that designed portfolios typically using stocks, ETF's, bonds and options will try to match the objectives of the portfolio with the client's risk tolerance and needs. One of the most common curiosities that I see the portfolio, typically of

mutual funds, is that a client needing income from their investments is in an accumulation vehicle such as a growth stock mutual fund.

There are all kinds of risk involved with investing money. Market risk, credit risk, liquidity risk, interest rate risk and the risk that is not discussed as much as it should be which is sequence of returns risk. Sequence of returns risk is critical for those approaching retirement. Market performance is key when you start subtracting assets as income from those assets if they are not designed for sustainability. What used to be the 4 percent rule, in other words tak-

ing out 4 percent of your assets per year to live on has now become the 1.6 percent rule partly because of the low interest rate environment.

As stated earlier, most people carry much more investment risk than they were aware of. Finding that true risk tolerance and matching it up to a portfolio that fits the needs of the client's is paramount. But you as the client also must realize that if you have your advisor set up your portfolio for limited risk, that will typically come with limited growth, conversely a lot of potential growth may come with a lot of risk.

For an honest and maybe enlightening risk

assessment go to my Web site, www.MHP-asset.com, contact us and we will perform a risk analysis using the software "Riskalyze" that will give you a risk number between one and 99, one being the least amount of risk that you are willing to accept, 99 being the most. It asks about real dollar numbers versus percentages. You may be surprised what your true risk tolerance is versus how you are invested.

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



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