

Area residents make masks for those at risk



BY DONNA RHODES
dhrhodes@salmonpress.news

REGION – While widely recognized heroes working on the frontlines of the COVID-19 pandemic, such as doctors, nurses, EMTs, fire fighters, police, store clerks and other essential workers,

are rightfully praised for the risks they take each day to keep people safe, healthy and fed, there are other unsung heroes working quietly behind the scenes to do their part as well. Among them locally are Kathy DeNutte, Amy Lesniak and Marcia Harris Bell, who have spent hours each day making masks



for healthcare workers, the elderly, children and others who are at risk of coming down with the virus. DeNutte is a known crafter from Belmont. Having sewn for many years, a friend asked a few weeks ago if she could possibly sew some facemasks for she and her fellow nurses at

Belknap County Nursing Home. “They said they were running out of masks and could only use one per shift so they wanted something else to help protect them,” DeNutte said. Not only was the answer “yes”; it prompted her to keep sewing for others who have reached out to her. As of last Saturday, she was looking to surpass the 200 mark.



COURTESY
During the COVID-19 health pandemic, three quiet heroes who enjoyed displaying their handcrafted masks were (left to right) Kathy DeNutte, Amy Lesniak and Marcia Harris Bell. They are among the many who are spending long hours at their sewing machines to provide friends, neighbors and essential workers with quality handmade facemasks to help keep them safe and healthy.

“I have tubs full of material so I sit down at night to cut them all out so the next day, when I get out of work, I can sit down and just sew,” she said. Following guidelines on how a facemask should be made, she uses three layers of 100-percent cotton. Each person she has made a mask for, actually receives two; while one is being washed, they have an-

other to use in the meantime. Her masks are also made with two different patterns or colors on each side, so if they take one off for a few minutes, they know what side was against their face and can keep it that way until it’s washed again that night. She also tries to select material that would be suitable for adult males or females as well as children.

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Hannaford donates \$750,000 to COVID-19 response efforts

REGION — In response to the COVID-19 crisis, Hannaford Supermarkets is donating \$750,000 to numerous hunger relief and homeless outreach organizations throughout the Northeast as they work to support some of the

most at-risk members of the community during the pandemic. The health crisis and related economic impact are creating unprecedented demand for food assistance, resulting in operational disruptions

and significant new costs for the agencies that provide emergency meals. In addition, individuals who rely solely on pantries and shelters – or who live on the street – face particular risk of contracting and

SEE HANNAFORD, PAGE A8



DONNA RHODES
The Town of Warren is the site of a New Hampshire Historic Marker honoring former U.S. Sen. Norris Cotton, who was born in the rural community in 1900 and served in state and national government for 50 years.

A journey through history, one marker at a time

BY DONNA RHODES
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REGION – Warren is a beautiful village in the western part of central New Hampshire, nestled at the foot of Mt. Moosilauke and home to great freshwater fishing, hunting, ATV trails and other outdoor recreational opportunities. Deer, bear, moose, and other wildlife are in abundance, but there is more to the community than just outdoor fun. It is also the site of Historic Marker #0073, honoring Norris Cotton, a renowned statesman in New Hampshire who was born on a farm in Warren in 1900. As a well-educated adult Cotton served in government for 50 years through

SEE MARKER, PAGE A8

Sanbornton Library shares local poet’s inspirational words

BY DONNA RHODES
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SANBORNTON — The Sanbornton Public Library is closed for the time being, anticipating that they will be able to re-open their doors in early May. The staff, however, continues to inspire the public with suggested readings, activities and even local poetry. In the library’s public email last week, they presented the poem “My Garden,” written by former Sanbornton resident Daisy “Okie” Howe who passed away in September of 2015 at the age of 98.

Howe got her nickname of “Okie” from the town of Okanogan, Wash., where she was born and raised for several years. She and her family later moved to New Hampshire where she attended school and fell in love with the woods and countryside around her home. Besides her love for the outdoors, Howe also had a love for her country and in time went on to serve as a radio navigator operator for the 8th Air Force during World War II. She received two Bronze Stars for her role in the military.

In her later years she began to write poetry about the nature surrounding her home in Sanbornton, and recently library hoped her words would enlighten and inspire others as this most unusual spring begins to unfold. What follows is a few snippets from her poem, “My Garden.” “There’s an old stone-wall along our land A boundary line all built by hand And one day I thought how fine it would be If only someone had planted a tree

SEE LIBRARY , PAGE A8

A Note to Readers

This week’s edition of the paper might seem a bit smaller than you are accustomed to, but rest assured, this is only temporary. Due to the unique circumstances we are all living under at the present time, local sporting events and community activities have wisely been canceled as we all try to stay closer to home and practice social distancing. As we ride out this temporary interruption of life as usual together, we urge you to continue supporting the local businesses that advertise in your newspaper. They have always been here for you through good times and bad, and now, more than ever, they need you to be there for them in any way you can. Amid this temporary absence of local events and municipal meetings, we are also looking to celebrate the many quiet heroes in our communities who have gone above and beyond to make this situation easier for those most affected by it. Let us know if there is someone in your community who you think should be recognized by e-mailing brendan@salmonpress.news. Above all, know that we have been your trusted source for local news for generations, and we plan to be here for you to generations to come, in print and online at www.salmonpress.com.

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MVSB and partners among first banks to donate to NH Nonprofit Response Fund

MEREDITH — Sister banks, Meredith Village Savings Bank (MVSB), Merrimack County Savings Bank (the Merrimack) and Savings Bank of Walpole are the first three banks to contribute to the New Hampshire Nonprofit Response Fund with a combined tax credit purchase of \$150,000. The NH Response Fund is providing nonprofit organizations with resources of up to \$100,000 for working capital, equipment purchases and programming expenses.

Supported by donations from businesses in exchange for tax credits and flexible loan funds from the Community Development Finance Authority (CDFA) and the Business Finance Authority (BFA), the NH Nonprofit Response Fund is providing resources to qualifying community-based organizations on the front lines of the COVID-19 outbreak. Nonprofits supporting the most vulnerable individuals and families directly impacted will also qualify. Rick Wyman, President of MVSB was appointed in 2018 by Governor Sununu to the Board of Directors for the CDFA, and knew that this was a program that fit the community-based approach of MVSB and their sister banks.

The CDFA and the BFA will administer the loans, including deferred loans, to qualified nonprofits. Applications will be accepted starting on April 13. For a copy of the application, visit <https://resources.nhcdfa.org/programs/nh-nonprofit-response-fund/>.

“We’re incredibly grateful for the generos-



Mark Bodin, President of Savings Bank of Walpole, Linda Lorden, President of Merrimack County Savings Bank and Rick Wyman, President of Meredith Village Savings Bank.

ity of Meredith Village Savings Bank, Merrimack County Savings Bank and Savings Bank of Walpole in championing these efforts to help nonprofits on the front lines of this health crisis,” said Katherine Easterly Marty, Executive Director of the Community Development Finance Authority. “It’s wonderful to be able to count on our community banks for providing such timely corporate leadership. Their contributions ensure NH’s vulnerable populations continue receiving the assistance they need. Our organizations have thrived for as long as we have because donors feel good knowing their money is used wisely, responsibly and for maximum impact.”

“It’s our pleasure to offer assistance that may alleviate the intense pressure felt by ev-

eryone on the front lines of this pandemic,” said Wyman. “The NH Nonprofit Response Fund will provide a significant benefit to NH communities. The Response Fund will be able to prioritize the most immediate public health needs and economic impacts by focusing on service providers that support underserved populations. We’re grateful for their timely efforts.”

“The Merrimack is happy to do as much as possible to help nonprofits most affected by COVID-19. The CDFA and BFA have each made a tremendous impact on the quality of life for everyone in our communities,” said Linda Lorden, President of Merrimack County Savings Bank. “We’re glad to be able to assist in bringing quick relief to our nonprofit community, and to support our most vulnerable

friends and neighbors in any way we can.”

“Savings Bank of Walpole is proud to participate in the NH Nonprofit Response Fund,” said Mark Bodin, President of Savings Bank of Walpole. “Our nonprofit organizations contribute so much to the vitality of our communities and they are always there for us. Right now, they need us to be there for them and we are proud to answer the call.”

The Community Development Finance Authority (CDFA) is a statewide community and economic development entity serving all of New Hampshire. Their mission is to meet the evolving community- and economic-development needs of local communities statewide. Their impact is seen in revitalized downtowns, high-quality childcare facilities, renovated housing, clean energy projects, business expansion to provide jobs and a healthy and vibrant nonprofit sector.

CDFA tax credits allow businesses to fund qualifying economic or community development projects in exchange for a tax credit that can be applied against state business tax payments. The tax credits are administered by the New Hampshire Community Development Finance

Authority (CDFA). Any business with operations in NH that contributes to a CDFA tax credit project receives a NH state tax credit worth 75 percent of their contribution. The credit can be used over a period of five years to reduce the business’ state tax liability (business profits, business enterprise or insurance premium taxes). The tax credit program allows NH businesses to use their state tax dollars to support local projects that they care about. CDFA reviews many project applications each year and awards tax credits to those they determine are feasible and will make the biggest impact on economic development in the state. For more information, visit nhcdfa.org.

Founded in 1992, the NH Business Finance Authority (BFA) fosters economic development, and creates employment in New Hampshire. The BFA accomplishes these objectives by working with New Hampshire’s banking, business and economic development sectors to develop and implement programs that expand the availability of credit in the state. Their mission is to help New Hampshire businesses secure the capital they need to expand, succeed and create more jobs. For more information, visit nhbfa.com.

Unlike stock banks which focus on driving income to their stock-holders, Meredith Village Savings Bank, Merrimack County Savings Bank and Savings Bank of Walpole are mutual savings banks that operate expressly for the benefit of their depositors, borrowers and surrounding communities. As a result, each bank has remained steadfast in fostering the economic health and well-being of their communities, prioritizing the values of accountability, mutuality, excellence, respect, integrity, teamwork and stewardship in all matters of business and service.

Founded in 1869, Meredith Village Savings Bank has been serving people, businesses, non-profits and municipalities of Seacoast, Central and Lakes Region of New Hampshire for more than 150 years. To learn more, visit any of the local branch offices in Alton, Ashland, Center Harbor, Gilford, Laconia, Meredith, Moultonborough, Plymouth, Portsmouth or Wolfeboro, call 800-922-6872 or visit mvsb.com.

Founded in 1867, Merrimack County Savings Bank has been serving the people, businesses, non-profits and municipalities in central and southern New Hampshire for more than 150 years. The Merrimack was voted “Best Bank” by the Capital Area’s People’s Preferences for the ninth consecutive year in 2019. To learn more, visit any of their local offices in Bow, Concord, Contoocook, Hooksett and Nashua, call 800-541-0006 or visit themerrimack.com.

Founded in 1875, Savings Bank of Walpole is headquartered in Walpole and serves the Connecticut River Valley and Monadnock Regions of New Hampshire and Vermont from offices in Walpole and Keene. With assets totaling \$460 million, the Bank offers a wide range of financial products, including services to individuals, businesses and organizations. For more information call 352-1822 or visit walpolebank.com.

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BELMONT POLICE LOG

BELMONT — The Belmont Police Department reported the following arrests during the week of March 27 to April 3.

Nathan E. Greene, age 50, current address unknown, was arrested on March 27 for Possession of Controlled/Narcotic Drugs and a separate count of Possession of Drugs.

David C. Raymond, age 32, of Belmont was arrested on March 29 for Domestic Violence-Assault.

Andrew Brown, age 34, of Laconia was arrested on March 30 for Conduct After an Accident, Tampering with Witnesses and Informants (Obstructing), and making a False Report of an Accident.

Casey R. Gardner, age 39, of Northfield was arrested on March 30 for Driving After Revocation or Suspension and two counts of Misuse of or Failure to Display Plates.

Feeding Laconia’s children is a community effort

LACONIA — Individuals and businesses in Laconia are stepping forward every day to help GOT LUNCH! Laconia feed the children. Like the Morrisette Family, owners of the Lakes Region Party and Gift Store, who donated \$5,000 to GOT LUNCH! Laconia this week.

Several weeks ago, Patrick’s Pub did a fund raiser for both GOT LUNCH! Laconia and GOT LUNCH! Gilford; last week signs started showing up on front lawns with rainbows – Gator Signs of Gilford is selling the signs for \$25 each and 100% of the money will be shared with GOT LUNCH! Laconia and GOT LUNCH! Gilford. The Cereal Hero’s from Pleasant Street School, donated \$2,000 and Hands Across the Table donated \$750 this week as well. The GOT LUNCH! Laconia Advisory Board says: “Thank you, thank you, thank you! This truly is community at its best – pulling together to care for one another.”

What is GOT LUNCH! Laconia doing delivering groceries in April? They are a healthy summer lunch program, so why the change.

When asked, Rev.

Paula Gile of the GLL Advisory Board said: “With so many adults in our community unemployed, food insecurity rises dramatically – the need is great for the children and GLL will rally the community to help.”

As soon as the schools were closed, Superintendent Steve Tucker, contacted GOT LUNCH! Laconia, asking if they could assist in providing groceries to get children through the weekends? That was Tuesday; that very Friday GOT LUNCH! Laconia volunteers packed 400 bags of groceries and they were loaded on the school buses to be delivered alongside the daily school breakfast and lunches. The number of grocery bags delivered each Friday is still in flux. For the last two weeks GOT LUNCH! Laconia has packed 300 bags each week.

The grocery bags have a variety of foods for breakfast, lunch and dinners – enough for the weekend and hopefully a little more. It costs about \$20 per bag; multiply that by 300 bags, for a total cost of \$6,000 per week. GOT LUNCH! Laconia is planning on partnering with the school through the



Individuals and businesses in Laconia are stepping forward every day to help GOT LUNCH! Laconia feed the children. Like the Morrisette Family, owners of the Lakes Region Party and Gift Store, who donated \$5,000 to GOT LUNCH! Laconia this week.

end of the school year – they don’t know if that will be needed but say they need to be prepared.

Dave Barth, GLL Advisory Board Member and the food procurement coordinator for GLL is making connections and working with the New Hampshire Food Bank, VISTA Foods, Hannaford and direct suppliers to get

the quantities of food needed each week. John Walker, the volunteer coordinator is making sure that the volunteers are using safe distancing practices, as well as wearing masks and gloves so that all can be safe. One of John’s biggest challenges is that there are so many people who want to help he has to turn away volunteers

to keep everyone safe.

Rev. Paula Gile, GLL Advisory Board Member is busy writing grants and along with the other Advisory Board members getting the word out that more funds are needed to sustain and continue the program.

The GOT LUNCH! Advisory Board is grateful for this

community and all they do – yet they say they need more help. If you can donate any amount please mail a check to GOT LUNCH! Laconia, 18 Veterans Square, Laconia, NH. 03246; or go to their Web site and make a donation on their PayPal account. www.got-lunchlaconia.org

Jessica Ruel promoted to lead MVSB’s Laconia office



Jessica Ruel

LACONIA — Jessica Ruel has been promoted by Meredith Village Savings Bank (MVSB) to be the new Branch and Business Development Manager of their Laconia location. In this position, Ruel oversees the Bank’s branch office at 379 Main St. in Laconia,

across from Vista Foods.

Ruel replaces Eric Petell, who was recently promoted to Mortgage Loan Originator.

“Jessica has been a familiar face to the Lakes Region community for more than 18 years,” said Marcus Weeks, Senior Vice President and Retail Banking Officer. “Her leadership, knowledge and expertise empowers employees, while her warmth and competency endears her to customers. She will excel in this position.”

Ruel joined MVSB in 2001 as a teller at their Center Harbor office. She

had several significant promotions throughout her career with the Bank since then: to customer service representative in 2003, assistant head teller of the Moultonborough location in 2005, certified branch services representative in 2013, teller supervisor and then branch services manager in 2016 and branch and business development manager of the Meredith Route 104 office in 2018. Along the way, she completed her teller and branch services certifications and has been very active in the community. Currently, Ruel serves as the employee campaign coordinator for Granite United

Way. She resides in Meredith with her family.

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employees are guided by the values of accountability, mutuality, excellence, respect, integrity, teamwork and stewardship. To learn more, visit any of the local branch offices located in Alton,


Ashland, Center Harbor, Gilford, Laconia, Meredith, Moultonborough, Plymouth, Portsmouth or Wolfeboro, call 800-922-6872 or visit mvsb.com.

TILTON POLICE LOG

TILTON — The Tilton Police Department responded to 821 calls for service and made the following arrests from March 23 to April 6.

Arrested during this time period were Chad Renn (in connection with a warrant), Alan Acosta (for Simple Assault and Breach of Bail), Sarah Keith (for Willful Concealment), Pierce Osgood (in connection with a warrant), Kylie Magoon (for Driving After Suspension and Misuse of Plates), Misty Inman (for Driving After Suspension), and Johnathan Nashawaty (for Possession of Drugs).


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Lessons from another pandemic

A recent conversation with someone who experienced the Spanish Flu pandemic of 1918 prompted a bit of research into that era on our part, and what we found was that things back then were, in many ways, not so different.

The Spanish Flu infected one third of the world's population, and roughly 675,000 people died in the U.S. as a result. Interesting to note is that this particular strain of the flu virus did not, in fact, begin in Spain, but most likely somewhere in the farm belt of the United States. The name was born from the fact that infection reports in the Iberian Peninsula were particularly high, and Spanish King Alfonso XIII fell ill from it.

In 1918, Washington, D.C. public health officials tried to warn citizens of the symptoms and how the disease was spread via posters. One poster read, 'INFLUENZA' Spread by droplets sprayed from nose and throat. Cover each cough and sneeze with handkerchief, spread by contact, avoid crowds, if possible, walk to work, do not spit on floor or sidewalk, do not use common drinking cups and common towels, avoid excessive fatigue, if taken ill, go to bed and send for a doctor. The above applies also to colds, bronchitis, pneumonia and tuberculosis' The virus began to spread rapidly due to the close proximity in military encampments during the First World War. The disease was a very contagious H1N1 strain of the flu.

What we know from our 1918 counterparts is that social distancing does work. Newspapers downplayed the flu, and President Woodrow Wilson had his own family and staff were infected. During that time, Wilson didn't pay much attention to the pandemic. In fact, no public statement from him was ever made in regards to it. His focus was on the war.

We've heard that over the next few weeks, we will see a dramatic surge in confirmed COVID-19 cases. We've also read reports that the curve is flattening in some places. This does not mean that folks should think the pandemic is over. Everyone should, of course, still be practicing social distancing among the many other precautions we've heard about.

In 1918, schools were shut down and public gatherings were banned. By the summer of 1919, the flu pandemic came to an end. Individuals either passed away or developed an immunity to it. In 2008, researchers discovered a group of three genes that caused a person's bronchial tubes and lungs to weaken which paved the way for bacterial pneumonia. This is what made the Spanish flu so deadly.

Back in 1918, the first outbreak dwindled into spring, however it re-emerged during the fall. The Spanish flu came in three waves. The first was in the spring of 1918 that included mild symptoms. That fall the flu mutated into a more deadlier version, that hit those between the ages of 20-40 the most.

During the winter, the third wave hit and by the spring time the illness was no more.

An October newspaper excerpt from 1918 reporting the cancellation of Halloween read, "Because of the 'flu' epidemic, there is to be no Hallowe'ening this year. The Board of Health has strongly urged against any demonstrations and the Burgess today, issued orders that there be no observance of the Hallowe'en season. Howard Heinz, of the Federal Food Administration has issued an appeal to the people against the waste of foodstuffs, during this season. Corn, beans, peas, apples, pumpkins, etc should not be used. Every year thousands of pumpkins are cut up and wasted in making Jack-O-Lanterns. The same wasteful practice has applied to apples in the time honored Hallowe'en sport of bobbing for apples. It is not the purpose of the food administrator to discourage harmless little celebrations in the home, but this year it is imperative that every scrap of food be saved."

Send your letters!

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COURTESY

Belmont Fire Department's buddy, Blaze the Bear, has been busy lately visiting school parking lots for safely distanced photos with children learning from home, and even stopped by the police department to thank the officers for all they are doing during the ongoing COVID-19 pandemic. Over the weekend, however, he settled back down at the fire department for an Easter celebration and to wish Lt. Tom Murphy a Happy Birthday as well. Disclaimer: Blaze the Bear is following all of the CDC's guidelines for social distancing during the bear hunt. We ask that our residents do the same. While we are happy to bring something for your children to look forward to, we ask families to still follow the CDC's guidelines just as Blaze is. We ask that, if you are taking photos of Blaze, do not congregate at the site. Please take photos from your vehicle if you are looking to post one to the #belmontnbearhunt. We will make Blaze available for up close and personal photo opportunities once the social distancing order has been lifted.

STRATEGIES FOR LIVING

Life in the trenches

BY LARRY SCOTT

If you could live your life over again, would you? Most of us, without further thought, would say, "Absolutely!" But are you sure? Do you think you would be happy being the person you were thirty years ago?

Each of us is the product of our past. We are who we are today because of the circumstances, experiences, and influences that have left their mark on our lives. If we could tailor-make our past, what would we do differently? Probably nothing, for our perspective has been determined by our journey, and without that journey, we would not be the person we are today.

We all have a past, and we only go around once. We can wish all we want, but it won't change a thing. To be mired in self-pity, to give up on life, to dream of what might have been, will get us

nowhere. We must face the facts, deal with the heartache, recover from our mistakes, and build on the lessons learned.

Seldom has the issue of rethinking the past been more important than it was to those who had called for Jesus' crucifixion. But something had happened in Jerusalem that changed everything; within days of the crucifixion, a report began to circulate that could not be ignored. Like it or not, they had to account for an empty tomb, eye-witnesses who claimed to have seen Him, and a group of disciples with a change of attitude. What to do?

They could ignore the issue altogether and get on with their lives. They could follow the example of the religious establishment and presume, without warrant, that the disciples had stolen His body. But they knew better, and they knew

that no man will ever recover from his mistakes by claiming ignorance or by denying what he knows to be true.

Many of those who called for Jesus' crucifixion would soon discover God is more than willing to forgive our past, no matter what. No sin is so despicable, no weakness is so glaring, but that God cannot give a man a new start in life. And if God can forgive those who crucified His Son, you know He can forgive anything!

For us, as for the people of Jerusalem, our God is more than willing to take our failures, our ignorance, and our mistakes, and work them back into His plan. If you don't give up on God, I can assure you, He will never give up on you.

The Bible says, "All things work for good to those who love God, who are called according to His purpose," and yes,

that includes the crucifixion of our Lord. By His death on the cross, Jesus made possible our eternal life. When Jesus said, "It is finished," and breathed His last, the curtain in the Temple isolating the Holy of Holies from public view, was torn from top to bottom. God's presence was now available to all.

And what God did for them, yes, even for those who days before had called for the crucifixion of His son, He would like to do for you and me. We can agonize over past failures, surrender to our weaknesses, and cloud our days with self-pity. Or we can come to God, invite His forgiveness, and trust Him to lead us and make the days ahead the best days of our lives! It's never too late to become what you might have been!

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

MARK ON THE MARKETS

Principled investing



BY MARK PATTERSON

I first heard it referred to as "socially responsible" investing, then it became impact investing or green and several other ways that I want to refer to as principled investing. Speaking with many investors gives me insight as to what their objectives are when investing their money. Oftentimes, they come in my office with some mutual funds that are categorized as growth or income, large-cap, small-cap, international, and a bunch more. Eight or nine years ago I had given some presenta-

tions regarding socially responsible or impact investing. Many times, these talks attracted people who are environmentally minded. As the word got out that I was designing portfolios of investments specifically based on people's principles and values, I found that almost everyone wanted to tailor their portfolio and invest in companies that they felt good about and more importantly, avoid those companies or industries they despised.

The "socially responsible" tag was often stuck on those with politically left leanings who did not like companies such as Walmart, Exxon Mobil or a host of other companies whose practices or products they questioned. I have also had clients that sold their mutual funds because they had Internet related companies like Google a.k.a. alphabet, because these clients were concerned about Internet pornography. In the past, I have had clients tell me they did not want GE in

their portfolio because the previous CEO was an economic advisor to the past administration in Washington, D.C. and political crony.

I believe most people do have their opinions, likes and dislikes and principles when it comes to investing their money. As an advisor, there are certain companies that I would not invest my own money based on my principles. But my principles are not your principles, you must voice your opinions and principles as to where you want your money invested and where you do not. It's very difficult to eliminate all companies that you may have an issue with, but identifying beliefs based on your principles that are important to you, and then talking to your advisor about it is a great start. There are plenty of great companies whose equity (stock) or debt (bonds) you can buy for your portfolio that can fit your criteria.

If you choose to plow your money into mutual funds you must under-

stand that you may have an issue with many of these companies in the fund's portfolio. There are a few "socially responsible" funds but they may not reflect your principles, likes and dislikes at all. There are some great advantages to building your personal portfolio with individual stocks and bonds as opposed to mutual funds. I understand that many may be forced into funds because they're in your 401(k) 403B plan, or you may just be getting started and not have enough money to get diversification with individual stocks or bonds.

If you have not done so yet go to my Web site, www.MHP-asset.com, go to the risk analysis button to obtain your risk number that you can match up to your current portfolio or see what your risk number portfolio mix may appear.

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

North Country Notebook

Snow-melt and springtime rains swelled rivers and hearts of men



By JOHN HARRIGAN
COLUMNIST

Logging is obscure to much of society, and the history of logging even more so. This is no surprise in an age when plenty of people think food comes from a supermarket, and water from a plastic bottle. Anyone today could be forgiven for thinking that a “river drive” refers to something their parents might do on a Sunday afternoon. A river full of logs doesn’t exactly leap to mind.

And where would an obscure topic like the history of logging fall in the mind-boggling expanse of today’s course material and curricula? Time and space are short, and everything must compete.

The generation called Baby-Boomers (that would be me) came along after World War II, some of us barely in enough time to know men who had been on the famed logging drives down the Connecticut and Androscoggin rivers. Back then, this accidental mingling of generations was taken as a matter of

course. Now, it feels like a direct tie to ancient history.

+++++

What was called “the first big cut” in northern New England came before the turn of the last century, beginning around 1880. The telephone had barely been invented and electricity was hardly in use. The nation was growing like mad, led by construction of housing. Softwood logs, particularly spruce and fir, were fetching top dollar throughout the Northeast. Vast stretches of old-growth woodlands or the stumpage deals to cut them could be bought up for next to nothing. The stage was thus set for what old-timers ever-after called the first big cut.

The opening of the West and the surge in immigration came at just the right time to help swell a tsunami of construction. Logging companies, surveyors, timber cruisers and logging crews began working their way steadily higher on the tributaries of the Northeast’s great rivers. Many a remote valley had never been settled, much less logged. That was all about to change, with gravity and water the key players.

The companies and logging crews worked their way steadily northward. Demand always

seemed to dwarf supply. The long logs of spruce and fir being driven down the rivers to the mills were of immense value as construction boomed, more valuable than the men supplying the labor.

At various times during my growing-up years, I encountered two men who had been on the last of the long-log drives. They were pointed out as such, with a certain air of pride. One helped out at a church, and the other was a digger of graves.

+++++

It’s hard to picture driving logs down a river, or any enterprise quite like it taking place today. Could it? Never in this world, I think, no way. Can anyone in these lawsuit-happy times picture timber baron George Van Dyke’s typical river drive modus operandi, with his lawyers coming along right behind the drive to square things up with farmers and even entire towns (for instance, when the loss of a bridge was involved)?

These were not exactly small matters. Logs caused great damage when they jammed, and often went far astray in the broad valley floodplains. Yet it was precisely at this time of year, when snowmelt and spring rains had entire watersheds bank-full and overflowing,



A river drive in the northern foothills of the White Mountains, sometime around the turn of the century. (Courtesy Brown Company Collection, Plymouth State University)

that the log drives had to take place. There was no other way to move the wood, and no other time of year.

Little was left to chance. Logs were too valuable, and time was of the essence. As distances to mills increased, more water and time were needed. Crews built “squirt dams,” or driver’s dams, high on a watershed’s tributaries. When the drive-boss sent the signal, pent-up water was let loose to join in Mother Nature’s roar.

+++++

And therein lies a bit of a mystery of history: How was the signal to the distant squirt-dams conveyed?

Consider the distances and the times.

Telephone lines were barely on the scene, trouble-prone, hard to maintain, and expensive. Gunfire was too common to rely on as a signal. Signal fires were the stuff of stage and film.

After a good deal of thinking on this (and there are ever-fewer people to ask), I’ve come down to the simplest of answers, and an all-too common one: Cheap labor.

But those were the times. Labor was cheaper than dirt. Logging camp crews included plenty of young men barely out of their teens, and some still in them.

Inevitably in such crews, there were fast runners. Shank’s mare was the order of the day.

And this is how I think the command to breach the squirt dams was conveyed, far on up the watershed, all the way from mainstream riverbank to tote road to logging camp and on up the tributaries to the highest and most remote impoundments. And dam-tenders knocked out the splashboards, planks, and timbers, and down the water came, and with it, by hook or by crook, went the logs.

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

Comfort Keepers

Maintaining wellbeing during senior isolation

BY MARTHA SWATS
Owner/Administrator
Comfort Keepers

As we all prepare to keep our homes and families safe during this COVID-19 outbreak, it’s important to consider the needs of the seniors in our lives and in our communities.

State and local health agencies are taking steps to ensure that seniors are physically protected from the virus, including directives for those 65 and older to stay home including shelter in place orders and quarantines directed at seniors. Many families are searching for guidance and solutions to ensure their loved ones are best taken care of.

This isolation can take a toll a senior’s mental and physical health, and it’s important to remember that there are things we can all do to foster connection, hope, purpose, and support for seniors during this difficult time.

Families, caregivers and health professionals should work with seniors to develop a plan that allows them to take part in activities they love, follow the self-isolation recommendations of health agencies, and maintain positive mental health.

This can include:

- Ensuring basic needs are being met. Caregivers, loved ones,

and volunteers considered low risk (those under 65 without preexisting medical conditions) can help seniors by running errands, grocery shopping, picking up prescriptions, helping with online orders of delivery of food and supplies, and taking care of other tasks outside of the home. With self-isolation guidelines in place, seniors should remember that there are people willing to help them stay safe.

- Connecting with others whenever possible. Spending time with loved ones doesn’t have to happen in-person to be meaningful. Video calls, Facetime, texts and emails can help seniors stay in touch with loved ones when they can’t be together. Get the whole family in on connecting with loved ones.

- Enjoying the things they love. Life doesn’t stop when staying at home, talk to your senior about what they enjoy – uncovering old favorites can lead to new memories like an at home spelling bee, a spirited game of cards, or a renewed love of art. For any activity and hobby, there’s a virtual version available. For those that love art, museums are offering online tours for those that can’t visit. There are a host of music options available on streaming services and singing and dancing is just as fun in the living room! And, pod-

casts on any topic can be streamed on a phone, website or through a virtual assistant.

- Get some exercise. It’s important for seniors to continue movement and motion through exercise,

even during a period of isolation. Ensuring a senior’s range of motion is still intact through daily stretching or yoga is a great way to keep moving. Keep moving by getting steps in when you can or turn up the tunes and have a dance party in the living room! Lifting light weights at home can help keep muscles strong when getting out of the house may not be an option. Many gyms and fitness professionals are offering free

virtual workouts to do at home, for those that have permission from their physician to exercise.

- Maintain a healthy diet. When we spend a lot time at home it’s often easy to grab a bite anytime we pass the kitchen. It’s important to keep in mind healthy options when snacking – avoid too many salty or sweet snacks. And, when meal prepping remember the food pyramid – fruit, veggies, calcium, grain, and proteins.

- It’s a great time for spring cleaning! Not only is disinfecting surfaces in the home a recommended step to avoiding Coronavirus, it’s also a good time to consider a larger spring-cleaning project. And, a spring

refresh doesn’t have to be a chore – seniors can make housework fun by playing upbeat music or

using the time to look at photos and mementos with SEE COMFORT PAGE A7

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PET OF THE WEEK

JOAN

Meet sweet Joan! Joan came all the way from Lubbock, Texas to find her forever family. She is a 2 year old boxer mix ready for adventure. Joan is currently learning quite a bit at our shelter. She is food motivated and willing to train! Currently Joan knows sit, down, is learning leash skills such as ‘with me’ aka heel, and loose leash walking. Joan would do best in an active adult only home as the only animal. If prospective adopters have another dog, we are happy to try them, however Joan has been a little over the top with her doggy friends. No cats for this sweetheart!

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Thayer Fremont-Smith, MA, 88

MELROSE, Mass. — The Honorable Thayer Fremont-Smith, Associate Justice of the Superior Court of Massachusetts (Retired), died peacefully on March 31 at his home in Melrose, Massachusetts surrounded by family. He was 88.

Mr. Fremont-Smith was born in Boston, Mass. on June 17, 1931. The child of Dr. Maurice Fremont-Smith of Boston and Mary Dixon Thayer Fremont-Smith of Philadelphia, Thayer attended Milton Academy ('49), Harvard College ('53) and Harvard Law School ('60). From 1954 to 1956, he served in the United States Army as an enlisted infantry medic. After law school he joined the firm Goodnow, Arwe and Ayer in Keene, NH, where he was also elected City Solicitor ('60-'63). Upon his return to Boston he joined the firm of Choate, Hall & Stewart, where he practiced as a partner for over 30 years. He was appointed to the bench in 1993, and served as Associate Justice of the Superior Court of Massachusetts for 10 years.

From a love of the law he was active in the legal community of Boston, a frequent lecturer in antitrust law (Harvard Law/ALI/ABA), a member of the Steering Committee on Civil Rights of the Boston Bar Association, the Catholic Lawyers Guild of the Archdiocese of Boston, the Pro Life Legal Defense Fund, and a past president of the Boston Inns of Court. He was also active in his home town of Melrose, Mas-



Thayer Fremont-Smith

sachusetts, serving as a Chairman of the Melrose Planning Board, Director of the Melrose YMCA, as well as a Eucharistic Minister at the Incarnation Parish.

He was beloved for his gentle humility and personal warmth, his sense of humor, a habit of seeing the best in everyone, and an unwavering commitment to Harvard football. He was a devoted husband, father and grandfather. All who knew him will fondly recall many hours spent singing around his piano. He passed his love of music along to his entire family. He also had a deep love of the outdoors, and spent his free time hiking, sailing, or skiing at his home in Alexandria.

Justice Fremont-Smith is survived by his wife of 59 years, Anne Fremont-Smith of Melrose, Mass.; his son, Mathew Fremont-Smith of New York City; James Fremont-Smith of Newburyport, Mass.; Thomas Fremont-Smith of Newburyport, Mass.; Phillip Fremont-Smith of Belmont, Mass.; nine grandchildren; and many nieces and nephews.

Respecting current restrictions the burial will be private. A memorial mass and celebration of his life will be announced at a later date. The family ask that remembrances be directed to his favorite natural conservation charity, The Newfound Lake Region Association (Bristol).



COURTESY

Volunteer's contributions changed scope of Children's Auction

LACONIA—Back in December 1998, Terry Hicks was brand new in the role of general manager for MetroCast in Laconia. He was also a brand-new resident of the Lakes Region. When he heard Warren Bailey broadcasting the Children's Auction from his van in downtown Laconia, though, Hicks acted the way a native member of the community would.

He offered to help—in a big way.

"I said, 'I have access

to television equipment if you want to broadcast this," Hicks explained, noting MetroCast donated all the equipment to Lakes Region Public Access, and, a year later, the Greater Lakes Region Children's Auction was televised, in 1999.

"Warren was doing a lot of stuff for the community," Hicks added. "It just caught me that maybe this is something we could do to help him expand, and he could raise more money if he had more exposure, and sure enough, it worked."

York, and was in the general manager role in Laconia when MetroCast rebuilt the system there.

In terms of the Auction, Hicks didn't just help broker equipment for broadcasting.

"I was more of a volunteer," he said, modestly, explaining when prodded that he spent a week at the Auction each year, like many others, turning the board that, back then, kept track of what was being auctioned off, what had been bid, and the current bid amount.

Hicks was grateful to be connected with Bailey and other fellow advocates of the Auction, such as businessmen David McGreevy, who spearheaded the building of an elaborate set from which the Auction took place, and Alan McRae, who worked for the telephone company NYNEX and made it possible for the Auction to have four phones, instead of one.

"I really enjoyed the relationships that we had," Hicks said. "They brought all the excitement. There was always a discussion about whether we'd beat the last year's number. Every year, I was there, and I think every year since, they've beat the prior year. It was great. It was something you looked forward to. You started planning for it in July—what the approach was going to be, who was the staff."

Broadcasting on WLNH from an unheated van parked on North Main Street, Bailey raised \$2,100 in his first auction year. Over time, volunteers like Hicks began to trickle in by ones and twos and then in groups. The Auction now involves thousands, many of whom give up a week's vacation for the privilege of taking part in dozens of ways.

In 2019, the Auction raised \$600,032.

Hicks, who is now retired and living in Philadelphia with his wife, Cathy, worked in cable television starting in 1972. He has lived in Colorado, Maryland, New York and Massachusetts and has worked for American Television and Communications Corp, which became TimeWarner, in various leadership roles.

He was on the team that built the cable system in Rochester, New

His wife, Cathy, helped longtime—and still active—volunteer Jennifer McGreevy with organizing, tagging, and sorting incoming donations.

"In my first year, we had a board that flipped around and showed nine positions—for nine items—on a white board," Hicks explained. "When someone called to make a bid, I'd erase the former bid and mark a new one."

On the other side of the board, Bailey's daughter was reloading new items.

"It wasn't nearly as automated as it is today," Hicks said.

"I was there all day for the whole week, and every now and then, somebody would come and substitute on the board, so I could drink a cup of coffee or have a Coke or something," Hicks said. "Jennifer and Cathy did a phenomenal job of organizing the items for sale and keeping them straight."

Hicks retired from the cable industry in 2003, and in 2008, after living in the Lakes Region for about a decade, he and Cathy moved to Philadelphia to be closer to their daughter and granddaughter.

Hicks has returned to the area once to attend the Auction, and still keeps in touch with Bailey and David and Susan Rountree, volunteers who he called "huge motivators."

"Taking part in the Auction was a wonderful experience for me," he said. "It's something I'll never, ever forget."

Visit www.ChildrensAuction.com to learn how to sponsor, donate or volunteer.

Local Food Drive Initiative Continues



Warm Someone's Heart in these challenging times



FOOD PANTRY DONATIONS *Still* NEEDED

Please check with your local food pantry for a list of ways you can donate and to help a family in need.



Mutual Aid receives awards from NH Emergency Dispatchers Association

LACONIA — Lakes Region Mutual Fire Aid provides 24/7 fire/EMS emergency communications dispatch services and mutual aid coordination to 35 communities in the Lakes Region.

All staff members at LRMFA are members of the New Hampshire Emergency Dispatchers Association (NHEDA). At the NHEDA Annual Meeting and Awards Ceremony, held on Friday, April 3 due to the COVID-19 pandemic, LRMFA Lt. Erin Hannafin was awarded the NHEDA “Trainer of the Year” award, and ALLCOMM Technologies, the LRMFA Radio Vendor, was awarded the NHEDA IT/RF Technologist of the Year award as a team.

Hannafin was nominated for this statewide accomplishment by her peers, one of whom had recently gone through the stringent LRMFA training program with Hannafin as the trainer. Hannafin was nominated in part due to her attention to detail, positive attitude, and trainee success rate. She is an asset to the organization, and coordinates all of LRMFA’s internal and external training, as well as all of our recruiting and hiring processes.

ALLCOMM Technologies, of Revere, Mass., was nominated for and received the NHEDA IT/RF Technologist of the Year award. LRMFA Chief Jon Goldman nominated ALLCOMM Technologies and their LRMFA Radio Infrastructure Project team in part for their tenacity and willingness to get the job done quickly and efficiently. In June of 2019, LRMFA contracted with ALLCOMM Technologies to design, build out, install, and maintain an 11-site radio system to replace the currently outdated and obsolete system. ALLCOMM Technologies during the staging process often hiked with hundreds of pounds of equipment to remote mountain top sites to state the equipment. Often, they did not summit the mountain tops until well after dark, only to build and stage that site and hike down well after dark, in snowy, cold, and icy conditions. On one occasion, ALLCOMM Technologies was at a remote mountain top site during a blizzard that

lost commercial power. The loss of power did not affect the LRMFA equipment at the site, but did affect other public safety users. The crew of ALLCOMM Technologies diverted their attention away from the LRMFA project and worked remotely with the other public safety user’s radio technician to get their systems back online and operational. This was done for the betterment of public safety in New Hampshire, at no cost, and allowed the equipment to be back online quickly, without the need for the other technician to hike to a site already severely impacted by weather.

During the Annual Meeting, LRMFA Chief Jon Goldman completed his term as the NHEDA President. Elected to succeed Goldman was Nicholas Bridle of Hampton. President-Elect Bridle serves as a Fire Alarm Dispatcher at Derry Fire Department, and is also a per-diem dispatcher, the Special Projects Coordinator and Rural Hitch Editor at Lakes Region Mutual Fire Aid.

LRMFA is celebrating the second full week of April (April 12-18) as Na-

tional Public Safety Telecommunicators Week. This week, sponsored by the Association of Public Safety Communications Officials (APCO) International and celebrated annually, honors the men and women who respond to emergency calls, dispatch emergency professionals and equipment, and render life-saving assistance to those in need.

National Public Safety Telecommunicators Week is an opportunity for LRMFA to celebrate the work and dedication of our employees. LRMFA processed 26,735 emergency incidents in 2019. These incidents translated to more than 300,000 individual radio transmissions, more than 32,000 telephone calls on our emergency lines, and close to 22,000 phone calls through our non-emergency phone lines. Continuing to deliver such a high-quality level of service would not be possible without our dedicated and committed staff.

LRMFA dispatchers are some of the most professional, highly trained and highly educated dispatchers in their industry. Their skill and dedi-

cation are critical to the success and safety of our area’s public safety-first responders and the citizens we serve.

LRMFA will celebrate National Public Safety Telecommunicator Week internally this year, and will not host our annual open house due to the COVID-19 pandemic. We encourage the public and our partner agencies to celebrate with our staff with cards, letters, or words of thank you and encouragement via our Facebook page.

Temple B’nai Israel postpones May 23 benefit concert

LACONIA — Temple B’nai Israel’s We Care Committee has made the difficult decision to postpone the May 23 benefit concert with Five O’Clock Shadow to Saturday, May 29, 2021. The fundraisers’ recipient, Bridge House (tbhshelter.org) has their hands full, caring for their residents and the needs of homeless veterans.

Bridge House recently posted this notice to the community:

Bridge House Ladders & Flip’n Furniture thank all our faithful customers! Because of your patronage the (Bridge House) Shelter has helped folks overcome homelessness while providing jobs not only for Bridge House residents but especially for Veterans. We’re all in this together – the safety of everyone is our sole concern. Follow both shops on Facebook for ongoing developments. We’ll reopen just as soon as the CDC gives us the green light!

STAY HEALTHY – STAY OPTIMISTIC – STAY CONNECTED

As of this date, the October 24th concert benefitting Meredith Altrusa and featuring John Davidson, will be held as planned. Details will be shared as decisions can be made.

In addition, the temple has decided to reschedule The New Hampshire Jewish Food Festival from Sunday, July 12 to Sunday, Aug. 16. Please visit the temple’s website, tbinh.org, for updates and information.

Temple B’nai Israel of Laconia thanks the community for past and future support of these special programs and events.

Thank you to host families

LACONIA — The New England Wolves would like to thank all of our host families, who took athletes in from all over the world and provided a wonderful experience to our athletes, during their stay in the Lakes Region of New Hampshire.

The 2019-20 season had athletes from places such as Belarus, Latvia, Slovakia, Florida, Colorado, Norway and many other destinations. Host families open up their homes to provide these athletes with a safe, nurturing environment where they can flourish as young athletes.

Since 2012, the Wolves program has put more than 100 athletes into all levels of college hockey, including six current Professional athletes who are playing overseas. This past season, saw the Wolves program qualify for the playoffs at all levels, including a 62.5 percent combined winning percentage for their Jr teams. Without great host families, none of this is possible.

Additionally, the Wolves would like to thank Kerry Mull and her family for serving as Host Family

Coordinator Kerry works tirelessly to identify, vet, and develop relationships with area families, and then connect our athletes with families that can open their homes during the hockey season. Thank you!

COMFORT

CONTINUED FROM PAGE A5

loved ones.

- Spring serves up holidays that are pure fun. Seniors and their loved ones should make it a point to celebrate occasions like Cinco de Mayo, Mother’s Day, Easter and the first day of spring. Whether it’s making a special meal, dressing up or sending cards to loved ones, holidays offer lots of opportunities for connection – even when families aren’t together.
- Find joy in everyday activities. Take time to enjoy the small things – card games, baking projects, a good cup of coffee, a phone call with a friend, eating your favorite food. There are always opportunities for meaningful moments and joyful days with a little planning, conversation and intentional action.

For those in need of a little extra help at home, Comfort Keepers can help. Our professional caregivers are well-trained and have the right protective equipment to provide loving and safe in-home care. Find out more about our uplifting in-home care services at ComfortKeepers.com.

Here’s a list to get you started. You can do these activities with the senior in your care or even share in the activity remotely.

1. Read suspense or romance novels out loud
2. Order an herb garden online, and watch it grow
3. Order supplies to garden in a pot
4. Send your senior a coffee or tea of the week.
5. Order supplies from an online crafts store for your loved one’s favorite hobby or something fun and new
6. Have your senior narrate parts of their life for you. Write down

the memories and create a booklet with photos for you all to cherish

7. Picnic in the backyard or inside
8. Have a fashion show at home
9. Watch favorite classic movies
10. Watch classic TV shows from childhood together and talk about it
11. Have fun with adult coloring books
12. Paint by numbers
13. Read your horoscope every day
14. Try Wii sports
15. Make a Sundae bar at home
16. Gather items to donate
17. Organize a room, a drawer or closet
18. Phone or Video calls with family
19. Look at old albums and yearbooks
20. Try scrap booking
21. Watching the Travel Channel or History Channel
22. Voice journaling/ journaling
23. Create a recipe book for the family
24. Have fun with Snapchat filters
25. Learn a language online
26. Watch documentaries
27. Have a culture day: Watch a foreign film and cook a meal
28. Visit a virtual museum, go to a virtual concert, ballet and opera
29. Play online Bingo
30. Put together a collage
31. Play Charades
32. Have a formal tea
33. Make origami
34. Press flowers
35. Make greeting cards
36. Order supplies and paint rocks
37. Plan a dream vacation
38. Try a new food
39. Watch old music videos
40. Start corresponding with a pen pal
41. Listen to music favorites; make a playlist

42. Download a new podcast

43. Make a family tree

44. Make a time capsule

45. Have a spelling bee; really challenge yourself

Let us be a resource during these difficult times. Learn more at ComfortKeepers.com.

About Comfort Keepers

Maintaining senior health and wellbeing is a priority for the team at Comfort Keepers®. Our caregivers can assist in providing seniors with transportation to and from the doctor’s office or clinics to receive their vaccinations. In addition, caregivers can also work to promote a healthy lifestyle by supporting physician-recommended diet and exercise plans, as well as medication reminders. Contact your local Comfort Keepers office today to learn more.

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Edward Jones: Financial Focus

Put Tax-Smart Investing Moves to Work

The tax return deadline has been extended until mid-July, but you may have already filed your taxes. If you were not entirely happy with the results, you might start seeking ways to change the outcome for next year. And one area to look at may be your investment-related taxes.

To help control these taxes, consider these moves:

- Take full advantage of tax-deferred investments. As an investor, one of the best moves you can make is to contribute as much as you can afford to your tax-deferred accounts – your traditional IRA and 401(k) or similar employer-sponsored plan – every year. If you don’t touch these accounts until you retire, you can defer taxes on them for decades, and when you do start taking money out, presumably during retirement, you may be in a lower tax bracket.
- Look for tax-free opportunities. Interest from municipal bonds typically is exempt from federal income tax, and, in some cases, from state and local income tax, too. (Some municipal bonds, however, may be subject to the alternative minimum tax.) And if you qualify to contribute to a Roth IRA – eligibility is generally based on income – your earnings can be withdrawn tax-free, provided you’ve had your account for at least five years and you don’t start taking withdrawals until you’re at least 59-1/2. Your employer may also offer a Roth 401(k), which can provide tax-free withdrawals. Keep in mind, though, that you contribute after-tax dollars to a Roth IRA and 401(k), unlike a traditional IRA and 401(k), in which your contributions are made with pre-tax dollars.
- Be a “buy and hold” investor. Your 401(k) and IRA are designed to be long-term investments, and you will face disincentives in the form of taxes and penalties if you tap into them before you reach retirement age. So, just by investing in these retirement accounts, you are essentially pursuing a “buy and hold” strategy. But you can follow this same strategy for investments held outside your IRA and 401(k). You can own some investments – stocks in particular – for decades without paying taxes on them. And when you do sell them, you’ll only be taxed at the long-term capital gains rate, which may well be less than your ordinary income tax rate. But if you’re frequently buying and selling investments you’ve held for less than a year, you could rack up some pretty big tax bills, because you’ll likely be taxed at your ordinary income tax rate.
- Be prepared for unexpected taxes. Mutual fund managers are generally free to make whatever trades they choose. And when they do sell some investments, they can incur capital gains, which will be passed along to you. If this is a concern, you might look for funds that do less trading and bill themselves as tax efficient.
- While taxes are certainly one factor to consider when you invest, they should probably not be the driving force. You need to build a diversified portfolio that’s appropriate for your risk tolerance and time horizon. Not all the investments you select, and the moves you make with them, will necessarily be the most tax efficient, but by working with your financial and tax professionals, you can make choices that can help you move toward your long-term goals.

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MASKS

CONTINUED FROM PAGE A1
So far, DeNutte's masks have gone to family, friends, nurses at the county nursing home and Lakes Region General Hospital, elderly community members and children with asthma or other health conditions that might increase their risk for contracting the virus.

"I don't charge anything for my masks. I have a list of people who want some so I make them, then leave them on the porch for them to pick up," DeNutte said. "I'm cleaning out tubs of material that have been in my sewing room for years so all this costs me is my time. I don't believe in monopolizing on this tragic situation we're all in. This is about staying safe and healthy right now."

Lesniak is a retired nurse living in Laconia who fully understands the need for proper protection in a health emergency, so she, too, has been sewing masks every day but with a bit of a twist to them. Literally.

"I put twist ties inside them at the top so they can be pinched over the nose to keep them close to the face," she said. "I've worn masks for many years so I went to the CDC and Dartmouth web sites to make sure they'd be as safe as I could make them."

She said while hers aren't the same as a medical grade N95 face-mask, they're the next best thing. What concerns her, however, are those who are making substandard, single layer cloth masks right now to sell.

"It's scary because of the false sense of hope they're giving people," said Lesniak.

Like DeNutte, Lesniak first made them for her family. It wasn't long before she heard from a friend at a hospital in

Naples, Florida where she worked in neo-natal care for many years, that needed masks, too. She stitched 55 of them together for her former co-workers then began making more for local nurses she knows.

"The only thing I ask is for people to pay the postage if I have to mail them somewhere," she said. "My mother always said that when you give, you get something back, so I refuse to take anything for the masks. How can you sell things like these in a time of tragedy?"

Joining Lesniak and DeNutte in their heroic endeavors has been Marcia Harris Bell. In the past three weeks Bell has made 300 cloth masks that were distributed to staff members at Speare Memorial Hospital, Dartmouth-Hitchcock Medical Center, Lakes Region General Hospital, Lakes Region Mental Health, Easter Seals and the New Hampshire Veterans Home, to name a few.

Through the grapevine, a woman from a nursing home and rehabilitation center in Vermont also reached out for help.

"They were so desperate that she was even crying when I talked to her. In two days, I was able to send her over 85 of them because I could hear how much they needed them," said Bell.

Other masks have been mailed to pharmacies in southern New Hampshire, the Florida neo-natal unit where Lesniak worked, and a facility in Concord, Mass. that also reached out to her.

"Mine go wherever there is a need, to people who ask," she said.

In between those requests, she also stays busy making more for her neighbors.

"I schedule a time to pick them up then hang

them on my mailbox," she said. "I can't take time to deliver any right now because that takes time away from my sewing."

The added difference in her masks is that she uses an interfacing between the layers of cotton cloth to hopefully boost their effectiveness.

"I also put twist ties in for the nose piece like Amy does. We were really grateful that Shaw's in Gilford and the Tilton Market Basket donated two boxes of ties so we could share and use them for our masks," said Bell.

Next on her list is to reach out to local police and fire departments to see if they need masks, too.

"It gives me something to do while I'm staying here at home and I'm happy to do it," she said.

All three wished to remind people that cloth masks need to be washed daily. After washing, they advised that they use a hot iron to press the pleats in the mask, then let them dry completely overnight. The masks should not be placed in a microwave oven for a speedier drying time either, especially with metal twist ties inside.

As a retired nurse, Lesniak added that above all, everyone needs to keep their distance in public and "wash, wash, wash your hands!"

These women are not alone in what they do. Many others are also providing other services to their friends, neighbors and those working to protect the public during this crisis, and we want to hear about all of those unsung heroes, too. If you know of a local hero deserving of recognition, please contact our Editor at brendan@salmonpress.news.

HANNAFORD

CONTINUED FROM PAGE A1
spreading the virus because they have no home to shelter within.

Hannaford's donation includes:

A total commitment of \$550,000 to food banks in Maine, New Hampshire, Vermont, New York and Massachusetts. This includes \$300,000 in new funds, in addition to a recently announced \$250,000 donation to the food banks.

A total of \$200,000 to organizations that work with homeless people. The donation will be used to help create social distance among these individuals, while helping them to meet the most-basic needs of survival and staying healthy amid the crisis.

"Every day, we are learning more about the impact of this virus and responding together as a community to the COVID-19 pandemic," said Hannaford President Mike Vail. "Our company and our associates are working hard in our grocery stores to meet the most-basic needs of our community during this difficult time: food and medicine. We hope that this donation also will help the most-vulnerable of our neighbors meet their fundamental needs of staying fed and healthy, during this difficult time."

New Hampshire organizations will receive \$150,000. This includes \$100,000 in donations announced today and a \$50,000 donation recently announced for the New Hampshire Food Bank, as outlined below:

- New Hampshire Food Bank: \$110,000 (includes \$50,000 previously announced)

The New Hampshire Food Bank works to

provide nutritious food and resources to the hundreds of thousands of food insecure New Hampshire residents. The Food Bank supplies millions of pounds of food annually to more than 425 partner agencies, including food pantries, homeless shelters, soup kitchens, children's programs and senior centers.

- Families in Transition-New Horizons: \$30,000

The New Horizons Emergency Shelter supports nearly 140 individuals with shelter and food, including housing, daily meals, and health and wellness services. The organization is also working to distribute non-perishable food to income-eligible residents in Manchester, NH throughout the coronavirus crisis.

- Nashua Soup Kitchen and Shelter: \$10,000

The Nashua Soup Kitchen and Shelter provides emergency housing for nearly 100 homeless individuals, including single men, women and families with children. The shelter serves breakfast and dinner seven days a week on a to-go basis during the coronavirus pandemic. The organization also provides a community food pantry and food backpack program for 5,000 local children.

"It is incredible to see this kind of assistance from a community partner during this pandemic," said Families in Transition-New Horizons Chief Operating Officer Stephanie Savard. "During these uncertain times, the gift speaks volumes to the mission that the Families in Transition family so diligently works to support. We could

not continue the kinds of essential services we provide without the ongoing generosity of partners like Hannaford."

"During this unprecedented time, the Nashua Soup Kitchen and Shelter is doing all we can to meet the needs of people who are food insecure or experiencing homelessness. We have expanded our food distribution to 16 different mobile pantry sites around the community and are making frozen meals to ensure kids have dinner at the end of the day. We are also opening up our shelters around the clock to keep people safe and hiring additional staff to make this possible," said Nashua Soup Kitchen and Shelter Executive Director Michael Reinke.

Individuals who wish to make donations to support these organizations may do so online at:

New Hampshire Food Bank:
<https://www.nhfoodbank.org/donation-hub/>

Families in Transition-New Horizons:
support.fitnh.org/donate

Nashua Soup Kitchen and Shelter:
<https://nsks.org/donate/>

About Hannaford Supermarkets

Hannaford Supermarkets, based in Scarborough, Maine, operates 183 stores in the Northeast. Stores are located in Maine, New York, Massachusetts, New Hampshire, and Vermont. Hannaford employs more than 26,000 associates. Additional information can be found at hannaford.com.

MARKER

CONTINUED FROM PAGE A1
both internships and elected positions at the state and national levels. While in college he was a clerk for the New Hampshire State Senate then went on to serve in the state's House of Representatives in 1923 as one of the youngest legislators in history.

In 1954, he ran for a seat in the U.S. Senate to fulfill Se. Charles W. Tobey's seat when he passed away. In 1956 Cotton was elected to a full term in the Senate and served in that capacity

until 1975.

According to Michael A. Bruno in his book, "Cruising New Hampshire History," U.S. Sen. Cotton is best remembered for his commitment to the constituents in his home state. In 1957 he voted in favor of the Civil Rights Act presented at that time, as well as similar acts in 1960 and 1968. In 1964 however, he was the only dissenting senatorial vote for that year's revision.

Cotton passed away at his home in Lebanon in February of 1989 but to this day remains a

much-respected part of the state's history. Among the tributes to his service that can be found today the Norris Cotton Cancer Center in Lebanon and the Norris Cotton Federal Building in Manchester. The historic marker recognizing his commitment in service to the state was erected in 2012 and is well worth a drive to learn more about him.

Warren's Town Com-

mon is situated at the intersection of N.H. Routes 25 and 118. Marker #0073 can be easily found by looking for the Redstone Rocket that towers over the common, which in itself is another reason why this is a great marker to visit.

Next week I'll take everyone back down to Hill, one of the state's most enduring and significant little towns.

LIBRARY

CONTINUED FROM PAGE A1

Or maybe Rock Maples all in a line To last for a hundred years in time...


Ten years have passed and you should see
My garden is just as I dreamed it would be
Young Rock Maples standing tall
All in a line by the old stone wall
And though I won't be here to know
How very big my trees will grow
All my grandchildren have been told
To treasure my trees as they grow old...
What better gifts can I give than these?
My lovely garden, my Rock Maple trees."

With the arrival of spring and time on many people's hands right now, perhaps Okie's words can inspire others to look beyond today and plant a tree or garden for the future as well.



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weddings@salmonpress.com

Photos are also welcome, but must be submitted in jpeg format.

*Please contact Executive Editor
Brendan Berube at (603) 279-4516, ext. 101
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Classifieds

WHITE MOUNTAINS REGIONAL SCHOOL DISTRICT

2019-2020 School Year

Coaching Staff

Varsity Golf

(Please contact Kerry Brady, AD – 837-2528)

2020-2021 School Year

Professional Staff

Anticipated Openings – LES- Elementary Teachers (2 positions) – Grs. 3 and 4; Title I Teacher

WES - MS Math Teacher; Title I Teacher; PE Teacher; Elementary Teacher

Human Resources/Payroll/Purchasing Manager- Person manages the District's payroll, employee benefits, and purchasing tasks. The HR/PR manager works collaboratively in the District Central Office with the Business Administrator, Data Manager, Accounts Receivable Assistant, Grants Coordinator, and Administrative Assistants. There is a comprehensive job description on the SAU36.org website. This is a 261-day salaried position with a generous benefits package. Start Date: June 1, 2020

Principal - White Mountains Regional High School is an innovative, comprehensive high school nestled in the White Mountains just minutes away from unlimited access to four season outdoor recreation. WMRHS has transitioned from traditional academic instruction to inquiry based learning and personalized education for its 400 students. Students coming from the communities of Carroll, Dalton, Jefferson, Lancaster, Whitefield, and surrounding Vermont towns, are challenged in their core subjects and at the same time may explore a variety of career options in our Arthur Paradise Career and Technical Education Center. We are seeking a dynamic instructional leader who can carry this work forward in a flexible, collaborative manner. We are interested in a leader who values and embraces shared leadership at all levels of the organization. If you desire a small school feel with big school opportunities, WMRHS is the place for you! Must have high school principal experience (5 or more years desired) and hold the appropriate certification for the State of New Hampshire.

All applicants must apply on Schoolspring.com. Paper applications will not be accepted.

For further information, contact:
Roxanne H. Ball, Adm. Assistant to the Superintendent of Schools/Human Resources
White Mountains Regional School District
SAU #36
14 King Square, Whitefield, New Hampshire 03598
TEL.: 603-837-9363/FAX: 603-837-2326
Email: rhball@sau36.org

Newfound Area School District

EMPLOYMENT OPPORTUNITIES

2020-2021 SCHOOL YEAR

Newfound Regional High School

- Mathematics Teacher
- Guidance Counselor
- Special Education Teacher (anticipated)

Newfound Memorial Middle School

- Foreign Language – French & Spanish
- Technology Education

Bristol Elementary School

- Elementary Education Teacher

New Hampton Community School

- Kindergarten Teacher

Bridgewater Hebron Village School

- Preschool Teacher – Requires an Early Childhood and/or Special Ed Cert

District Wide

- Art Education – Elementary
- Social Worker – MSW Required
- Speech Pathologist

Elementary and High School

APPROPRIATE CERTIFICATION REQUIRED

Applicants for all positions should submit a letter of interest, resume, supportive credentials, job application and three current written references to:

Stacy Buckley – Superintendent of Schools
Newfound Area School District
20 North Main Street, Bristol, NH 03222

Application is available at:
<http://www.sau4.org/human-resources/employment-information>

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Varsity Winter Spirit Coach

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JV Soccer Coach

JV Field Hockey Coach

Please send Letter of Interest, Coaching Resume, and WRSD Application Form (the form can be found at this link: <https://drive.google.com/file/d/0Bzjl-2U9aoGMOtKtN1E4cEhsLWM/view>) to:

Brian Contorchick

Athletic Director

Winnisquam Regional High School

435 West Main Street

Tilton, NH 03276

bcontorchick@wrsdsau59.org


GILFORD SCHOOL DISTRICT

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Coldwell Banker Residential Brokerage
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Dussault Real Estate: www.dussaultrealestate.com

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Retirement Account Rules Changes

By Edward H. Adamsky

At the end of last year Congress passed the SECURE Act that changed the rules on IRA distributions. Congress just passed the CARES Act which makes some temporary changes for 2020. The SECURE Act delays the time when you are required to make withdrawals from IRAs until age 72 (unless you already turned 70½ under the old rule). But, the CARES Act says that you don't have to take a required distribution this year if you don't want to. There will be no tax or penalty if you skip a required distribution in 2020.

For those under retirement age (59½) you can take a distribution of up to \$100,000 in 2020 and avoid the extra 10% penalty for early withdrawals. You will still have to pay ordinary income-tax on the withdrawal, but you can pay over three years if you wish. Those over 59½ don't have to pay a penalty so you can withdraw whatever you want from your IRA (it's still taxable income).

For those inheriting an IRA from a deceased person, the SECURE Act says that you will now be required to completely withdraw all plan assets within 10 years of the date of death. No withdrawals have to be made during the 10-year period, but at the end of 10-years from the date of the plan holder's death the entire balance in the plan must be withdrawn. This eliminates the so-called Stretch for an IRA where those assets could grow for many years with a young beneficiary.

Some Estate Planning trusts took the Stretch rules into consideration and might have had provisions prohibiting withdrawals of more than the Required Minimum Distribution (RMD). With the new law this language could result in situations where the Trustee cannot distribute anything at all until the tenth year after the death of the IRA owner. If you have any retirement funds that name a Trust as beneficiary, you must review the terms of the Trust to see what might happen under the new law.

There are exceptions to the death of the Stretch provisions for certain disabled and chronically ill beneficiaries. If you have a trust written for such a beneficiary it may still be fine, but you should probably have your lawyer review it and update it as necessary. The Stretch will still work for a spouse. They can roll the IRA over to their own name and use their own lifetime for distributions, but the next generation will have only the ten-year time frame for withdrawals. Minor children can also withdraw using their age for RMDs but the ten-year period starts when they become an adult (18 in most places).

If you have done any planning with your IRA or other retirement funds using a trust, you should contact your attorney to review your documents to see if they need to be changed based on this new law.

How illnesses are stopped from spreading in nursing homes

Millions of elderly and incapacitated individuals find long-term care facilities are the safest places to reside and receive both medical care and assistance with daily living requirements. Nursing homes aim to keep residents safe and healthy, and in order to do so important precautions need to be taken not only by staff members, but by friends and family who visit their loved ones in nursing home facilities.

Infectious diseases can spread easily through nursing homes if visitors are not careful. Age and compromised immune systems which are common among many people who live in long-term care facilities, elevate residents' risk for disease. A nursing home outside of Seattle was the site of one of first cases of COVID-19 on American soil. As of early March 2020, thirteen residents of the facility contracted and died from COVID-19, an additional 11 deaths were being investigated but had not yet been attributed to the novel virus that dominated headlines.

In many nursing homes, residents share rooms, and common areas are small, making residents vulnerable to infections that are transmitted from person to person, advises the Association for Professionals in Infection Control and Epidemiology. And the open-door policy of many facilities can make it easy for diseases to find their way in. These pointers can help reduce the risk for disease transmission.

- Visitors should not come into the facility if they have symptoms of respiratory infections or other illnesses that are easily transmissible.
- Employees should stay home if they are sick.
- Good infection prevention and control techniques always should be implemented. These include cleaning hands before and after touching another resident. Cleaning and disinfecting environmental surfaces, removing soiled items, and wearing personal protective equipment is advised.

- Residents, workers and visitors should practice proper cough and sneeze etiquette by coughing and sneezing into the crooks of their elbows rather than into their hands.
- The CDC says alcohol-based hand rub should be available in every resident's room.
- Restrict residents with any contagious illnesses to their rooms. If they need to be moved for testing or other reasons, have them wear correct safety items, like facemasks.
- Healthcare personnel who may work other jobs, such as those in other facilities, should exercise extreme caution after caring for an individual with an infectious disease.
- Guests should wear gowns when visiting someone who has a virus or type of bacteria that can be transmitted through direct contact.

Infectious diseases can be problematic in nursing home settings since residents are vulnerable due to their proximity to others, ages and potentially compromised immune systems.

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FOOD

How to make your favorite foods healthier



With a few easy tweaks, meals can be made much more healthy.

After the whirlwind of the holiday season, the season of resolutions takes over. Many people to resolve to live healthier, and they may not have to give up their favorite foods to do so.

Research from the National Institutes of Health suggests American adults between the ages of 18 and 49 gain an average of one to two pounds every year. Grazing and overeating tends to increase when the weather cools down. A 2005 study published in the New England Journal of Medicine found that, in the fall, people tend to consume more calories, total fat and saturated fat. In the spring, people seem to prefer more carbohydrates. In addition, less powerful sunshine in winter coupled with people bundling up translates into less vitamin D being absorbed by the body. Some researchers believe there is a link between vitamin D deficiency and weight gain as well.

To ensure that certain foods do not sabotage healthy eating plans, people can employ some easy modifications and

make healthier versions of the foods they like to eat.

- Choose crunchy foods. Those who are prone to snacking can reach for noisy foods. These include crunchy items like apples, carrots and pretzels. Scientists say that when people listen to what they are chewing — called the “crunch effect” — they eat less of that item.

- Tone down the cream. Delicious dishes like fettuccine alfredo typically are made with lots of butter and cream. Replace cream sauces with a healthier base made of low-fat milk thickened with flour. Increase the flavor with favorite spices.

- Fry with care. Use healthy oils like olive or coconut sparingly. Many foods that are traditionally fried also can be lightly coated with cooking spray and baked for a crunchy texture.

- Choose sodium-free seasonings. The USCA recommends limiting sodium to less than 1 teaspoon of salt per day. Try options like fresh herbs or lemon juice to add some sodium-free flavor.

- Increase fiber content. Fiber helps one feel fuller longer and can also be helpful for digestion and heart health. Choose the “brown” varieties of rice, pasta and breads.

- Replace meat with leaner forms of protein. Lean chicken, turkey and pork can replace red meats in many recipes. Some traditional meat dishes, such as burgers, also can be modified using vegetables or seafood. Lean meats dry out quickly, so keep foods moist by watching cooking times.

- Stock up on yogurt. Greek and other varieties of yogurt can replace sour cream and mayonnaise in many dishes.

Resolving to eat healthier can be easy by making some simple swaps when preparing your favorite foods.

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