Financial Focus

Scary investment moves can lead to frightful results

As we approach Hallowe’en, you’ll spot many ghouls, ghosts and graves, which you probably will find more amusing than frightening. However, whether it’s Hallowe’en or not, you can encounter things that truly might threaten your future well-being—such as scary investment moves.

Here are a few of these “terri-fying tactics” you’ll want to avoid:

* Investing too conservative-ly — When most people think of making investment mistakes, they’re probably worried about investing too aggressively. And, of course, you don’t want to take unnecessary risks. But what you might not realize is that “playing it safe” can be just as dangerous to your long-term goals. If you consistently put most of your investment dollars into fixed-rate vehicles, such as Certificates of Deposit (CDs) and Treasury bills, you might not even earn enough to stay ahead of inflation, much less achieve the growth you need to pay for a retirement that could last two or three decades. Consequently, you will need some exposure to growth-oriented vehicles, such as stocks. While it’s true that stock prices will fluctuate, and you do risk losing some or your entire principle, you can lessen this risk by purchasing quality stocks and holding them for the long term. * Timing the market—Too many people jump in the market when they think it’s going up and get out when they feel it’s going down. But it’s impossible for anyone to really predict market highs and lows — and if you base your investment decisions on this type of “market timing,” you could end up hurting your progress toward your financial objectives. For example, if you stop investing when you think a slump is coming, but the market quickly turns around, you’ll miss the opening stages of a rally, when the biggest gains are often recorded. * Over-reacting to bad news — Wars, corporate scandals and natural disasters, among other occurrences, often send investors scurrying to the sidelines, convinced that the bad news will lead to a severe market decline. Typically, though, any decline following a significant, negatively perceived event, is short-lived, and, in many cases, the market recoups its losses and moves to higher levels within a matter of months. * Chasing “hot” stocks — You can get stock “tips” from everyone — friends, neighbors, magazines, the Internet, talking heads on television and so on. Some of these tips come from well-informed sources, while others do not, but they all have one thing in common — they’re essentially worthless to you. For one thing, by the time you get a tip for a “hot” stock, it may already be cooling down. But more importantly, the stock may not be appropriate for your individual situation. If, for instance, you buy shares of a company that is very similar to other companies you already own, and an economic downturn affects the industry to which those companies belong, you will hurt, rather than help, your portfolio by purchasing the so-called “hot stock.” You’re much better off by ignoring these tips and focusing on building a portfolio that is suitable for your risk tolerance, time horizon and long-term goals.

By avoiding these “scary” investment moves, you can help yourself achieve some results that aren’t too frightful — in fact, they may eventually be sweeter than the best Hallowe’en candy.

— Provided by Steve Bussonnette

Health & Wellness Corner

By Melissa Lopez (Mother Knows Best)

Food for thought

Sweat once a day to regenerate your skin.

Elizabeth Desrochers and Ciara Wetherbee were enjoying a visit to Northern Knights Drive-in by Shrek (aka Steve Swenson). The Drive-in on Causway Street in Lancaster is closed for the season. Watch for opening in the spring.

(Photo courtesy Annette Samson)

Lieutenant Larry Kenison, firefighter from Jefferson Fire Department, participated with kids’ connections as they demonstrated their evacuation procedures during Fire Prevention week.

(Photo courtesy Bonnie Hicks)

Once you’re done moose huntin’,

Stop by Jon Parks Tractor and come buy a CK30!

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Apply Today!

Are you self-employed and operating your business in Coos County?
Take it to the next level with MicroCredit-NH’s Coos County Entrepreneurial Program (CCEP)!

Applications for the CCEP’s 2009 class are now being accepted.
The CCEP helps self-employed individuals with up to five employees to further develop their businesses and enhance the quality of jobs in Coos County. It provides:
• Business/leadership skills from business professionals and local entrepreneurs;
• Cutting-edge techniques to grow businesses and increase sales;
• $3,000 stipends for business investment.
12 entrepreneurs who are dedicated to growing their businesses, and who have been in business for at least six months, will be accepted.

Visit www.microcreditnh.org or call 1-800-769-3482 for an application.
Application deadline: Friday, November 14.

MicroCredit-NH is a non-profit program of the New Hampshire Community Loan Fund. The CCEP is funded by the Neil and Louise Tillotson Fund of the New Hampshire Charitable Foundation.
On a recent walk near her home, Waive Baker of Lancaster was out enjoying the fall air, when she spotted two hedgehogs playing about in a pat of grass. On Wall Street, this comical display pretty much says it all. A call to the homeowner, Joe Hoye of East Lancaster, found that he, his nephew from Boston, and Joe’s fellow east-Lancastrian Bob Ecles, all had something to do with the feline product here. Joe said he and his nephew always “make a halloween.” This year, he said he just couldn’t let the balloon go. And so this is what came of it. The nephew made the money bags, and they put them in the wheel barrel, and made a man, and then a sign. Mr. Ecles happened along and offered his ideas, and up came a discarded toilet from his house. Joe said that saved him digging up his yard. He said he noticed several passersby staring at the feline on the lawn.

By Julie Moran

In the true sense of private-public partnerships, the Town of Colebrook and The BALSAMS Grand Resort Hotel have created an energy that neither alone, could conjure up. Through the sponsorship of the GreenPath process of The BALSAMS, and the pavement hitting work of the Colebrook Energy and Environment Committee (CEEC), the 2008 GreenPath Expo and Health Fair is promising to be a bright beacon of hope in bringing the Northernmost part of New Hampshire into the 21st Century of alternative energy production, conservation, and recycling.

For years, the Town of Colebrook has pursued energy cost-cutting measures through programs like PSNI’s Pay-As-You-Save Pilot Program that was used to replace all the lighting in the Town Hall with energy efficient fluorescent bulbs, and PSNI’s (no-interest) Smart Start Program to replace the Water Treatment Plant agitators with Solarbecs®. In March of 2006, the Energy and Environment Committee was voted into existence at a Town Meeting, and within a year, the 8 1/2 volunteer team had investigated and discussed many ideas, but could not find a focus, until they forged an alliance with The BALSAMS safety and environmental manager, Dick Harris, to bring to the North Country, the Second Annual GreenPath Expo, leading the region into a “green path” towards the future. The legwork needed to get ven-

colebrook Energy and Environment Committee

lor and participants involved in the Expo led members of the CEEC, and employees of the Town of Colebrook, and The BALSAMS to local businesses, schools, the Upper Connecticut Valley Hospital (UCVH), and Indian Stream Health Center (ISHC).

The Expo will feature several components of sustainable living. Along with the exhibitors and break out sessions will be a Health Fair on Saturday, Oct. 25 from 10 a.m. to 2 p.m. Blood pressure checks, flu shots, and other screenings will be offered by the health professionals from ISHC and the UCVH. Outside on display will be the Moon Bean® as seen on Click and Clack, smart cars, hybrid energy efficient cars, an efficient snowmobile, and rumor has it that a live demo of a pellet stove will be ongoing. The doors open at 9 a.m. and break out sessions will be offered from 10-4 p.m. on home weatherization, solar and wind options, finding and getting incentives (money!) to help pay for installation of renewable systems, sustainable cabinas, selling your house in a green environment, stewardship of natural resources, sustai-

able living, and starting your own local energy committee.

Food and beverages will be available for purchase, provided by the award-winning culinary experts of The BALSAMS. Entertainment by the local popular band, “Folk Tree,” will follow the main speaker, Jeff Wolfe, P.E., from geoSolar. Mr. Wolfe is one of 1,000 people authorized to speak on Al Gore’s presentation—“An Inconvenient Truth”—the topic of his 11 o’clock speech.

With the efforts of co-organizers Dick Harris and Lisa Whitaker of The BALSAMS, and Julie Moran of the CEEC, and the help of many volun-
teers, the GreenPath Expo of 2008 at the Colebrook Elementary School has begun a long lasting partnership that will take this northernmost region into a green future, despite the economy, or maybe because of the economy.

Are you self-employed and own your business in Coos County? Would you like to take your business to the next level? MicroCredit-NH, a statewide business development program of the non-profit New Hamp-
shire Community Loan Fund, can assist you. Applications for its 2009 Coos County Entrepre-
neurial Program (CCEP) are now being accepted.

CCEP participants will learn about starting and leadership skills from business professionals and local entrepreneurs; receive expert and feedback; see the pro-
cess and use cutting-edge tech-
iques to build a solid founda
tion for growing their business-es. Participants will receive stipends of up to $3,000 to invest in their businesses. By the end of the program, each participant will create a strategic plan to implement a strategic business plan.

“Interacting with other entrepreneurs in Coos County was such a mind-opener. It gave me a lot of confidence and enthusiasm to move forward,” said Vicki DeLalla, 2008 CCEP partic-
ticipant and owner of CW Creations and Weaving Studio, LLC in North Stratford. “I feel proud to be a part of MicroCredit-NH. You can’t have known anything was miss-
ing in my business, if I hadn’t gone through CCEP. If anyone has the chance to participate, I would highly recommend it.”

CCEP participants also have access to MicroCredit-NH’s loan program, which offers loans up to $15,000, and its Individual Development Account (IDA) matched savings program. The CCEP has been made possible through the generosity of the Neil and Louise Tillotson Fund, an advised fund of the New Hampshire Charitable Founda-

region. Since the 2008 CCEP class pro-
gressed, our team noticed a signif-
ican
t change in the partici-
pants’ analytical and critical thinking skills, especially in regards to business opportunity assessment and future planning,” said David Hamel, Mi-

croCredit-NH Director. This program takes a hands-on approach to strategically develop participating businesses, which results in business stability and enhanced growth opportunities, including the addition of new jobs.

The 2009 CCEP class will meet one full day per month beginning in January. Apply-
ations deadline is Friday, November 14. For more information and an application, visit www.microcredit-nh.org or call MicroCredit-NH at 1-800-769-3482.

MicroCredit-NH is a program of the New Hampshire Community Loan Fund, Inc., a statewide non-profit organization headquartered in Concord.

Chad Paronto’s 2nd annual Children’s Charities Poker Tournament on Sunday, Nov. 2

NH licensed Game Operator Valerie Carr of Val’s Visions will sponsor the Second Annual Chad Paronto Charity Poker Tournament to be held on Sunday, Nov. 2nd at the Black Bear Tavern located in St. Johnsbury. York Poker events will start at noon with 25 satellites for a chance to win an entry into the tournament. There will also be $1 and $2 tables throughout the day. The tournament will start at approximately 2 p.m.

The entry fee for the tourna-
ment is $20 and all participants will start with 7,500 in tournament chips. Prizes include sev-
eral signed items of sports mem-
orabilia from Jason Bay, John Lester, Nolan Ryan, Ken Griffey, Jr., Chipper Jones, Tim Raines, John Cena, Spike Lee, DEREK LOWE, Nomar Garrapuara, CC Sabathia, and many more. There will also be raffle items and silent auction items available to bid on. The Silent Auction will run from noon until 2 p.m. at which time all winners will be announced.

Last year over $15,000 was raised which was donated to several local charities to include, Toys for Tots, the Santa Fund, and NH Catholic Charities. These funds allowed several children and families to have gifts at Christmas. We really appreciated all the people that were able to help with this cause and hope that they will continue to do so for 2008. Chad is involved with many charities that support local children. All proceeds from this event will assure less fortunate children have a Christmas to remember.

Chad Paronto, born July 28, 1975 in Woodsville is a relief pitcher for the Houston Astros. He attended the University of Massachusetts before being drafted by the Baltimore Orioles in the 8th Round of the 1996 Amateur Draft. Chad attended Woodville High School and was a letterman in soccer, base-
ball, and basketball. In basketball, he won All-State honors and scored more than 1,000 points during his high school career. In baseball, he won All-

State honors and was named the New Hampshire Player of the Year. Chad Paronto gradu-
ated from Woodville High School in 1993.

All ages are welcome to attend this event beginning at noon on Sunday, Nov. 2nd at the Black Bear Tavern in St. Johnsbury. The tournament is open to members of the public ages 18 and over. For anybody wishing to become a sponsor or to make a donation for this worthy cause, or for more information, please contact Valerie Carr at 603-788-4555 or 603-616-3893 or Dani Paronto at 603-787-4639. Donations may be made to: Hold Em for Children’s Charities and mailed to Chad Paronto, PO Box 981, South Pond Road, No. Haverhill, NH 03774.
On hand to congratulate Rex York of Groveton, seated, on his 100th birthday were from left, Senator John Gallus, Executive Councilor Raymond Burton, and State Representative John Tholl. A party was held in honor of the Groveton Methodist Hall on Saturday, Oct. 18. His wife Hattie was also on hand for the big celebration. She turned 98 in May. They celebrated 72 years of marriage on August 16 of this year. Rex drove to Lancaster to drop off the picture and information for the announcement for the paper. On Saturday, one joke with Rex, a self-employed electrician until 1965, was that he knew all the wiring in the place—because he did all of the wiring. Among the many guests at the party were Rex and Hattie’s oldest daughter, Brenda Allen of Vero Beach, Fla. Two years ago, when we interviewed the couple they commented regarding their long marriage that attributed to the fact that “there was no alcohol and no tobacco—or either side.” Rex is still able to drive and continues to mow his own lawn. (Photo by Lyndall Demers)

Stark Village School news

Heather Carter from the UNH Cooperative Extension is again teaching student’s nutrition information on Friday mornings. On Friday, Oct. 24, Everett Frizzell was at our school to work with students in the area of Science.

Our Recognition Assembly was held on the 16th and Star Students of the month were Lydia Cross from grades K-6 and Cody McCarthy from grades 4-6. The Passport to Fun party was held on Friday, Oct. 17 and students made ornaments to send to the soldiers in Iraq for their Christmas trees. Thank you Romi Curtis and Joy Kordy for assisting the students with their project and to the S.O.S committee for purchasing the materials needed to make the ornaments.

Important Information:
* Intramural Basketball sign up for grades 3-6 will be October 25th with boys from 9-10:15 and girls from 10:15-11:30. There is a $5 registration fee. There are a few coaching positions open for baseball. Please contact the school for more details.
* We will be participating in the Math-A-Then again this year.
* The S.O.S Committee will be meeting on October 28th at 4 p.m. at Stark Village School to plan for the annual Gingerbread Bazaar. Please come and be a part of this wonderful event!

Over one million volunteers

hours to be recognized at the 27th Annual Blue Ribbon Awards

New Hampshire Partners in Education will be holding its annual Blue Ribbon Achievement Award ceremony on October 27th at the Radisson Hotel in Manchester.

The Blue Ribbon Achievement Award recognizes the extraordinary efforts of school volunteer coordinators and their volunteer teams for the achievements realized during the previous school year. This year, 196 schools and their volunteer programs have been selected to receive the Blue Ribbon award. In the academic year 2007-2008, over 54,000 N.H. residents donated over 1.2 million hours of their time to volunteer to schools in their communities. During the same year, almost 2,100 employees from the business community volunteered over 32,000 hours to schools throughout the state.

Now celebrating its 40th anniversary, the mission of New Hampshire Partners in Education is to enhance and enrich the education of New Hampshire children through school volunteering. This is accomplished by advocating the need for school volunteers; by celebrating and recognizing school volunteer programs; by facilitating and sustaining programs; and (Continued on Page 19)
Saturday, October 25
Clothing Help Day at Town Hall in Carrold from 10 a.m. to 2 p.m. So many people are food-aid needy for the clothes your family needs.
Open to all. Information: Bonnie Mergen, 788-2219 or www.serveenvelopeland.org

The Guild Hall School’s Parent-Teacher Group is hosting a Chicken Pot Pie Dinner from 5 to 7 p.m. at the Guild Hall, in Guildhall, VT, Adults $7.

Bennett house—
(Continued from Page 4)
the logical choice. (Rental units hadn’t been invented.)

When Gale pulled into the driveway of their U-Haul trailer that day she was surprised to see a tall thin elderly gentleman standing in the yard, with his dog out from an upstairs window. She cautiously stepped through the door and holstered, “Hello!”
No answer.
“I said hello!” she yelled again. She slowly ascended the stairs and holstered a couple more of the Chamber folks thoroughly checked every room. There was no one there.
That day, Gale told her mother of the old man upstairs.

When Dave came home from work, the story was repeated. He showed Gale a picture of his grandparents.

“That’s him?” she exclaimed, pointing at the photograph of her grandfather.

“That’s the man I saw!”

dave told her that years ago his grandparents lived in the same house and his grandfather used to stand in that window to watch for Dave’s dad Charlie, to return home from work.

Before Dave started on the renovation he had an appraiser come over and told him and his grandfather used to stand in that window to watch for Dave’s dad Charlie, to return home from work.

“Thank you, Mr. Dean,” said the firefighter. “You and your little van truly saved this house today. By the way, will you bring a nice, big cheese pizza to the fire station tonight?” Of course Dean would take the nice firefighters a big cheese pizza, as he had done so many times before.

Mr. Blake, (You forgot again, didn’t you?) everyone loved Mr. Blake. He is still doing his hot, delicious cheese pizzas. Do you ever see him? Do you ever see the funny looking van? If you do, take a nice cheese pizza. It’ll be hot and it’ll be good. Tell Mr. Austin Dean Blake that I said to park the little van and go by also because it’s bedtime. It’s Goodnight.

Bob Morgan writes children’s stories and may be reached by email at Bobmorg393@wmconnect.com

Wreath Workshop: All ages are invited to come and learn how to make a traditional holiday wreath with local professionals are welcome. You can bring your own wreath materials.

All-you-can-eat Spaghetti Supper at St. Francis Hall in Groveton. Adults $7, Children under 13 $3.50. Sponsored by Confirmation Students of St. Magueritte d’Yorkville Parish.

Call Diane Smith at 788-2219 or to the Lancastion Town Hall from 6 to 8 p.m. Childcare available, call 803-786-2268.

Saturday, November 1
All Saints and St. Agnes Tabernacle Society Fall Sale, 11 a.m. to 2 p.m. Quilt raffle, baked goods, country store, attic treasures, crafts and decorations, door prizes. Chicken and biscuit dinner from 11:30 a.m. to 1:30 p.m.

Wednesday, November 5
Community Forum II. The annual opportunity for the public, lists, and civic leaders gather and celebrate the successes and plans of local enter-prise and community effort. Contact 237-5011 or www.colebrookmainstreet.com.

Folks from the town of Groveton and Merry Theater at WMRHS at 6:30 p.m. Pre-buy tickets for $7 by calling 337-2522. Benefit Chem-Tree for WMRHS seniors.

Saturday, November 8
Groveton High School presents Vampire in WMRHS at 6:30 p.m. Free Educational Program at the Cabot Inn, Rt. 2 in Lancaster. All building-related professionals are welcome.

You can eat free spaghetti and bread at St. Francis Hall in Groveton. Adults $7, Children under 13 $3.50. Sponsored by Confirmation Students of St. Magueritte d’Yorkville Parish.

The Friends of the Bethle- him Pubic Library will be hosting a “who done it” fundraiser. "Murder of a Millionaire’ is the theme of the night. You can play a character or be a guest. It’s sure to be great fun! Join them in an evening of mystery and intrigue. 6 p.m. to 8 p.m., in the Bethlethem Town Bldg. Call early tickets are limited. For tickets: information: 886-3426, friendsofhal@gmail.com.

Infant Massage class, 10:30 a.m. to 12 p.m. at Coos County Family Health Services, 54 Willow Street, Berlin. To register and for information, call 406- 556-5401. Workshops for Thursday’s Child, Ltd. Wednesday, November 12
At 7 p.m. at the White Mountains Community College Fortier Library in Berlin, Ingrid Graff will lead a discussion of Susan Vreeland’s “Girl in Hyacinth Blue.” Info: Berlin Public Library at 752-5210 or the Fortier Library at 752-1113.

Thursday, November 13
WIC clinic, 8:45 a.m. to 12:30 at Stan’s Mark’s Episcopal Church, Groveton. For an appointment, call 788-3761 or 886-2702.

Saturday, November 22
SERVE food pickup day. Christ United Methodist Church, Main Street, Lancaster, from 11 a.m. Info: Gale Smith 788-3583 or Mary Jane Falkenham 788-2219 or www.serveenvelopeland.org.

Saturday, November 29
Red Sleigh Bazaar and Luncheon. Noon to 5 p.m. Christ United Methodist Church, Main Street, Lancaster.

Wrestling Workshop: All ages are invited to come and learn how to make a traditional holi-day wreath with local professionals are welcome. You can bring your own wreath materials.