

Ken Wells Announces Candidacy for State Representative

Press release

Andover resident Ken Wells has announced that he is a candidate to represent the towns of Andover, Danbury and Salisbury in the N.H. State House of Representatives, Merrimack County District One, in the September 11 Democratic primary and in the November 6 general election.

A resident of East Andover and voter in Andover since 1989, Ken recently retired from teaching, a career he began in 1981 at Tilton School in Tilton, NH. In addition to teaching high school science and mathematics for 37 years, he also coached football, skiing and rowing, founded and mentored a FIRST (For Inspiration and Recognition of Science and Technology) robotics team whose students competed at the FIRST Robotics Competition World Championships in two of those years. He has had a wide range of other work experiences in his career, including working on a truck assembly line, as a carpenter, and in a nuclear physics lab.

When asked what prompted him to run for public office, Ken refers to being particularly focused on the local issues important to the residents of the towns he would represent: those of increasingly high property taxes, the current state habit of down-shifting costs onto local town budgets, and the importance of adequately funding local schools.

He adds, "I am not so keen on divisive national issues, but am passionate about local issues. The state has been avoiding its constitutional obligation to adequately fund our schools, leaving the towns with no alternative but to increase property taxes. The tax down-shifting problem is particularly acute in rural parts of N.H., where we live, and has resulted in wildly unequal taxation across the state.

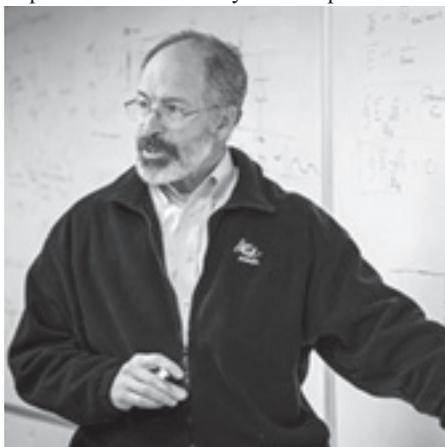
"It's also vitally important that the wealth of our towns, including the resources of our forests and the fruits of our labor, not be taxed away by the state and then given to out-of-state corporations as tax breaks. These are the issues I would give priority to if elected in November."

In his free time, Ken's interests are wide-ranging. He and his wife Lee enjoy doing their own work on projects around their old house and barn, and

Ken enjoys his occasional role as a driver or pit crew member in several types of car-racing competitions. Ken also plays blues harmonica, likes to walk his big dog on the Northern Rail Trail and hike on the SRK Greenway and in the White Mountains with his wife and grown children. He has been actively involved with the Friends of the Northern Rail Trail and the Andover Energy Group since their inceptions.

In Ken's own words:

- On criticism: "Criticism is most useful when it is not adversarial. Criticism, delivered skillfully, is meant to help us all see things the same way, and is not delivered to injure or offend. A teacher's or a coach's skillful criticism, often in the form of a critique or suggestion, helps people work together, solving whatever challenge lies ahead of them. I think we need more of that sort of frank honesty and helpful attitude



Andover resident Ken Wells a recently retired math and science teacher has announced he is running for state representative in Merrimack County District 1.

working for us in government, rather than all the strident bickering that has become so commonplace in political speech."

- On listening: "When I meet with voters, whether at yard sales in Danbury, the 250th birthday celebration in Salisbury or going door to door in Andover, I try hard to listen carefully to the stories of their experiences. I leave voters with my phone number (735-5756) or email address (kenwells3@gmail.com) so they know how to reach me to share their thoughts. I want to hear their stories about how state and local governments affect their life. I know that property taxes have been growing to unmanageable levels, threatening to tax seniors out of their homes and outstripping wage growth for working families."

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Four Winter Tires (non studded) for 2012 Honda Civic for sale \$150.00. #205/55R16 91Q. Tires were used only one season. Call (603) 735-5787

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If you have stuff that's "too good to throw away," let *Andover's Yankee Trader* (AYT) help you find it a new home. AYT is for individuals or businesses to give away (or sell) stuff they no longer need (not stuff they bought to re-sell). Up to 30 words is free for Andover residents and *Beacon* subscribers; \$5 for others. Add a photo for \$5. If you'd like to show your appreciation when AYT works for you, an extra (tax deductible) donation would be appreciated!

To be included in next month's AYT, get your 30 words and optional photo to the *Beacon* by the 15th. Ads@AndoverBeacon.com • PO Box 149, Andover 03216 • 735-6099

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Consider Financial Gifts for Your Grandchildren

National Grandparents Day is observed on Sept. 9. If you're a grandparent, you may get some gifts or cards – or maybe even a phone call! But you might feel that it's better to give than to receive, especially when it comes to your grandchildren. And you can make a real difference in their lives by making a financial gift for their future.

For starters, think about your grandchildren's education. If college or some type of vocational school is in their future, you may want to help them meet some of the costs, which can be considerable. One common education-savings vehicle is a 529 savings plan. With this plan, earnings on withdrawals are tax free, provided they are used for qualified education expenses. (Keep in mind that 529 savings plan distributions not used for qualified expenses may be subject to ordinary income tax and a 10% IRS penalty on the earnings.) You also may be eligible for a state income tax incentive for contributing to a 529 savings plan. Check with your tax advisor about these incentives, as well as all tax-related issues pertaining to 529 savings plans.

A 529 savings plan's contribution limits are quite generous. And, as the owner of a 529 plan, you have flexibility in choosing where the money goes – if your grandchild decides against college or another type of advanced education, you can transfer the plan to another beneficiary. And due to recent tax law changes, the scope of 529 plans has been expanded to include qualified withdrawals of up to \$10,000 for tuition expenses per year per beneficiary at public, private or religious elementary or secondary schools. Be aware, though, that a 529 savings plan could affect any financial assistance your grandchild might receive. Although a 529 plan owned by a grandparent won't be reported as an asset on the Free Application For Federal Student Aid (FAFSA), withdrawals from the plan are treated as untaxed income to the beneficiary (i.e., your grandchild) – and that has a big impact on financial aid. So, you may want to contact a financial aid professional about the potential effects of any gifts you're considering.



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A 529 savings plan isn't the only financial gift you could give to your grandchildren. You also might consider giving them shares of stock, possibly held in a custodial account, usually known as an UTMA or UGMA account. However, you only control a custodial account until your grandchildren reach the age of majority as defined by state law, at which time they take it over. They then can use the money for whatever they want – and their plans may not have anything to do with books or classes.

Still, your grandchildren might be particularly interested in owning the stocks contained in the custodial account – many young people enjoy owning shares of companies that make familiar products. And your gift may even get your grandchildren interested in long-term investing. No matter what type of financial gifts you give to your grandchildren, make sure you keep enough money to pay for your own needs. It's important to balance your personal savings needs with your desire to be generous.

Giving financial gifts can be rewarding – to you and your grandchildren. Consider exploring some possibilities soon.

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