

J&B Landscaping and Excavation, LLC
 Jon Champagne
 Master Road Scholar

House Sites • Septic Systems • Driveways
 Walls • Lawns • Hydroseeding
 New & Existing Construction

Serving the area since 1992 • (603) 735-5212 • Free Estimates



ALL & AWL REPAIR
 Outdoor Power Equipment Sales & Service
 Harness & Tack Repair

Ariens Lawnmowers and Snowblowers
 Hustler Turf Equipment 1719 Route 114
 Husqvarna Chainsaws North Sutton
 Tanaka 927-4973 • Fax 927-4407



WALKER
 AUTOMOTIVE
 Quality < Dependable > Friendly
 Automotive Service & Repair

Approved Auto Repair
 Rt 11
 Wilmot Flat, NH
 Major & Minor Repairs

603-526-4716
 Foreign & Domestic Vehicles

www.WalkerAutomotiveInc.com



Consolidating Accounts Can Lead to Clear Financial Strategy

None of us can completely control all the things that happen to us. Yet, when it comes to achieving your long-term financial goals, including a comfortable retirement, you do have a great deal of power – as long as you follow a clear, well-defined financial strategy. And one way to help build and maintain such a strategy is by consolidating your financial accounts.

Over the course of their lives, many people pick up a variety of financial accounts from multiple sources. They might have a few IRAs from different providers, a couple of old 401(k) plans from past employers, an insurance policy (or two) purchased many years ago, and a scattershot of stocks, bonds, certificates of deposit and other investments.

If this picture describes your situation, you may want to think about consolidating. For one thing, having a variety of accounts can run up a lot of fees. Furthermore, you'll have lots of paperwork to keep track of all your accounts, including several different tax statements. Plus, just by having so many accounts, you risk forgetting about some of them – and if you don't think you'd ever forget about your own money, consider this: Well over \$40 billion in unclaimed cash and property, including 401(k)s, pensions and IRAs, is awaiting return to the rightful owners, according to the National Association of Unclaimed Property Administrators.

But beyond reducing your possible fees, paperwork and potential for lost assets, consolidating your accounts with one provider can give you a centralized, unifying investment strategy, one that can help you in the following ways:

- Diversification – If you own

several different financial accounts, including IRAs, 401(k)s and online accounts, you might have many similar investments within them. You might even own a cash-value insurance policy containing investments that closely track the ones you have in the other accounts. This type of duplication can be harmful, because if a market downturn primarily affects one type of asset, and your portfolio is dominated by that asset or similar ones, you could take a big hit. But if you have all your investments in the same place, a financial professional can review your holdings and recommend appropriate ways to diversify your investment dollars. (Be aware, though, that while diversification can reduce the impact of market volatility on your portfolio, it can't guarantee profits or protect against all losses.

- Staying on track – With all your accounts in one place, you'll find it easier to keep the big picture in mind and make the moves necessary to help you progress toward your financial goals. Two main actions include buying or selling investments and adjusting your portfolio to make it more aggressive or conservative, depending on your situation.

- Avoiding mistakes – If you own several separate accounts, you could see a loss in one or more of them and overreact by selling investments that could still be valuable to you. But with a consolidated investment platform, you can see more clearly that the impact of a loss may be small, relative to the rest of your holdings.

As we've seen, consolidating your investment accounts with a single provider can have several advantages. So think carefully about bringing everything together – you may find that there's strength in unity. This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

www.edwardjones.com
 Member SIPC

Edward Jones
 MAKING SENSE OF INVESTING



Melissa J Leintz
 Financial Advisor
 New London, NH 03257
 603-213-2410

Minutes from page 25

to work with the Town to determine what land can be placed under conservation easements now and to explore options with other landowners. So far, two landowners have been contacted. Jesse and Alan will identify the next group of landowners to be contacted.

Jesse has contacted the state prison regarding the design and purchase of wetlands markers and will report back progress next month.

Website: Alan will submit an article to the Beacon announcing and describing features of the new Conservation Commission website.

Verizon Cell Tower: We do not know who will serve as the Forester at the Verizon site during the clearance of the work site and access route. We will be requesting additional funds for monitoring the 150 foot landscape easement (forest buffer) which has been agreed to with Verizon.

Wetlands Presentation: Jesse will let Marion of Wilmot CC know who to contact at Proctor to arrange use of the Stone Chapel.

Co-occurrence Map: Alan will reach out to Harvey Pine (who is away) to determine how the ACC can access the map of Andover wetlands and how the co-occurrence maps can be updated with the latest information.

Bradley Lake: We discussed the planned logging at Bradley Lake (White/Bendixen). Bradley Lake residents have asked whether this is still planned and indications are that the logging is intended to continue this winter. In July, we were advised by Jay Aube at NHDES that “NHDES staff members performed a site inspection in the spring and determined the erosion control devices were installed and functioning as designed – no evidence of silt or sediment migrating into Bradley Lake was observed. We plan to perform an additional site inspection shortly.”

We will follow up with Jay on the later site visit.

Beaver Deceiver Meeting With DOT: Vicky Mishcon advised the ACC that a meeting took place with the Selectboard, John Thompson and Skip Lisle to discuss the benefits of beaver deceivers as a statewide policy. The meeting went well and there will be future meetings beginning with the trails division at DRED.

Other Business: Alan is arranging a bat conservation program for October 11 or 19. He is also arranging a climate change in NH program on October 4 at 4:30 PM. Both will be held at Proctor, and open to the community.

Alan is working on an article about the Proctor pond dredging, for the Beacon.

September 12, 2018

(Condensed from Approved Minutes)

Members Present: Tina Cotton, Mary Anne Broshek, Jerry Hersey, Nan Kaplan, Alan McIntyre, Jesse Schust

ASLPT: ASLPT is working on a range of conservation easements at the moment. Some changes in monitoring arrangements have been proposed for

properties in Andover and elsewhere in order to simplify things.

Monitoring updated: Derek has done monitoring at Green Mountain (Donaldson), Jones, Bernhard /Mayman, Fenvale and Buddenhagen. The Newman property was also visited and Derek inspected areas previously damaged by ATVs. There doesn't appear to be any recent damage. We are grateful to Derek for his work.

Bog Pond: Mary Anne and Paul Currier have discussed the potential easement area. We are considering a minimum easement area that would be the wetlands boundary plus 100' buffer. We are planning to talk to three landowners with contiguous land along/near the southern edge of the Bog Pond.

We discussed putting up more permanent signage to show the mapped wetland boundary in the vicinity of Bog Pond. Alan made a motion to budget up to \$350 to put up signage to demarcate the Bog Pond wetlands. Nan seconded and all were in favour. Jesse will get approval from group via email for the design and costs. Jesse will get prices for this and 4x6 - 5x7 (durable 20 years if possible).

Bradley Lake Logging: Mary Anne met on August 13 with Bradley Lake landowners and others who are concerned about the possibility of logging taking place on the White/Bendixen property during this winter. We discussed these concerns and Mary Anne will continue to follow up.

Beaver Deceivers: We have news that the Beaver Deceivers of Andover are working well and the DOT may be exploring the option of utilizing them on state roads.

Wetlands Ordinance: Sandy Crystall will be helping us in October to look at options that would best suit Andover should we wish to propose a draft Wetlands Ordinance.

Events of the Conservation Commission:

Climate Change (Sherry Godlewski) 6:30 PM Stone Chapel held on Oct 4

Water Quality (NH Lakes and DES) 4:30 PM Town Hall downstairs held on Oct 6

Bat Conservation (Jesse Mohr) 6:30 PM Stone Chapel held on Oct 11

Forestry Workshop: Jerry is exploring an option for a Forestry workshop.

Verizon Cell Tower: Tim Wallace (a local forester) will monitor the logging at Verizon for \$30 per hour.

Tim is currently working with Steve Lord on some logging on Tucker Mountain. Alan made a motion (Nan seconded) that the Conservation Commission pay Tim Wallace for up to three hours of monitoring the initial tree marking and cutting of the access route and work areas for the cell tower installation. All agreed. The purpose of this monitoring is to ensure that the cut stays within the agreed upon scope as specified in the Land Easement Deed agreement between the Town of Andover and Verizon.

Website: Website integration is underway. Alan is updating the Town See Minutes on page 27