

'Ask a Pharmacist' to be Presented at The Hub

Monday May 20
at 10:30 AM

Press release

Not sure when a prescription's side effect is a cause for concern? Wondering if one medication might interact with another in a not-so-good way? Curious about herbal and nutritional supplements?

Ann Marie Bisson, a licensed pharmacist with Concord Regional Visiting Nurse Association (VNA), will lead a conversation, and answer participants' questions when "Ask a Pharmacist" is presented at The Andover Community Hub on Monday, May 20, at 10:30 AM.

The presentation, at 157 Main St. in Andover, is open to the public at no charge. For more information, contact

TheAndoverHub@gmail.com.

According to the VNA, as people age they often find themselves taking numerous medications, both prescription and over-the-counter, to deal with various health problems. Learning to manage those medications, especially when seeing several doctors for different health issues, and what to do if you suspect a problem, is increasingly important.

Knowing about possible side effects, how medications may interact with one another, as well as how individual factors like age, weight, alcohol or nicotine use can influence their impact, are all important factors in getting the most benefit and the least harm from medications.



Adult Art Class Offered at the Hub

Runs five Thursdays in
June and July

Press release

Molly Leith, professionally trained artist and Andover resident, is offering a beginner art class for adults, on five Thursdays, beginning June 20 and skipping July 4, 6:30-8:30 PM. The series will take place at The Andover Community Hub, 157 Main Street in Andover.

The class is intended to combine technical skills training, art history, and fun. Participants will develop observational skills, compositional strategy, and a knowledge of color theory and style. They'll gain confidence in their own creative abilities while also exploring the work of a variety of well-known artists including Kathe Kollowitz, Claude Monet, Georgia O'Keeffe, Josef Albers, and Franz Bischoff.

Pre-registration and pre-payment

for the series is required; the fee for the series is \$125. Participants are asked to register by contacting TheAndoverHub@gmail.com by the registration deadline of June 13. As an early-registration incentive, the first five students to register will receive a signed artist's print by Molly Leith.

Payment is requested before the class begins. Checks may be made out to Molly Leith and mailed to her at 12 Shirley Road, Andover, NH, 03216, or dropped off at The Hub during open hours.

Most class materials and supplies will be provided by the instructor, but students are asked to bring their own acrylic paints, either individual tubes or a basic set that includes black, white, red, blue & yellow (good sets can be found at Michael's for around \$20, and specific suggestions will be provided at registration), as well as a 2B pencil and a 6B pencil.





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What's Up at the Hub in May

Press release

There's a smorgasbord of happenings at The Andover Community Hub in May. For more information on any of the following, or to share an idea you'd like to help organize or would love to have offered, contact TheAndoverHub@gmail.com or at PO Box 157, Andover 03216.

"Coffee at the Hub" is always available on Tuesdays and Thursdays, 8:30 to 11 AM. Drop in for a cup of coffee and to socialize a bit, maybe play a game of Scrabble, work on a jigsaw puzzle or play a few tunes on the piano!

A new offering for kids is called "That Thing at The Hub" -- an afterschool chance for 4th through 8th graders to hang out with friends, have a snack and create something interesting, 2:45 to 5 PM each Wednesday. Local resident and educator Donna Duclos always has ideas for creating, building, and crafts, but kids are free to create on their own too. Registration forms are available at AEMS or from TheAndoverHub@gmail.com. Home-schooled kids are also welcome.

The 1st Friday Film Society meets next on May 3, 2:30 PM. The movie is Mary Poppins Returns, the 2018 musical based on the book series set in 1930s London. Popcorn too!

The Senior Health Clinic, offered by the Concord Regional Visiting Nurse Association (VNA) is on May 21 -- always the third Tuesday -- 10 to 1 PM by appointment. Services include toenail clipping and foot care, blood pressure screening, B-12 injections, medication and nutritional information. For an appointment, call nurse Jean Chapman, 410-9754.

The UFO* Crafters meets Thursdays at 10 AM. Bring your *UnFinished Objects to chat while finishing up your projects. Email Donna Duclos, dcduclos@gmail.com, to be kept posted on meeting times, schedule changes and crafts-related outings.

Ongoing Karate Classes for Kids, Teens & Adults on Mondays -- ages 6-8, 4:45-5:45 PM; beginner/intermediate age 9 to adult, 6 to 7 PM; advanced age 10 to adults, 7 to 8 PM. Taught by Tiger Mountain Shotokan Karate; fee \$65/month. For information, contact Gayle Fleming, 603-477-3174.

Gentle Yoga classes are offered Wednesdays, 5:15 to 6:15 PM, \$11/session, and Fridays, 8:15 to 9:15 AM, \$10/session. All levels welcome. Emphasis on core fitness, flexibility, balance and stress reduction. For information, contact teacher Maris Wofsy at Maris.Wofsy@gmail.com.

The Beginning Tai Chi class may continue after the current series ends May 16. If interested, contact TheAndoverHub@gmail.com. Beginners and those with some experience welcome.

Bone Builders takes place every Tuesday & Thursday, 9 to 10 AM. This ongoing strength and balance class is free, both men and women are welcome and newcomers can start at any time.

German Conversation takes place the fourth Monday of each month, 5 to 6 PM. Both fluent German-language speakers and those less so are welcome. For information, contact Gisela Darling at 735-5681.

"Ask a Pharmacist" on Monday, May 20, 10:30 AM. See separate article on this page in The Beacon.



Take a Closer Look at Myths Surrounding 529 Plans

If you want to help pay for your children's college educations, you might want to consider contributing to a 529 plan. With this plan, your earnings grow federally tax-free, as long as the withdrawals are used for qualified higher education expenses such as tuition and room and board. Yet, you may have heard some things about 529 plans that are keeping you from investing in one. However, these concerns may be more myth than reality -- so let's take a look at a few of them.

"I need a lot of money to contribute to the plan." This myth has essentially no truth to it. Typically, only a modest amount is required to open your 529 plan, and you can generally transfer small sums to it from your checking or savings account.

"If my child doesn't go to college, I lose out on the money I've put in." This myth runs counter to one of the 529 plan's greatest benefits: flexibility. If you've named one child (or grandchild) as a beneficiary of a 529 plan, and that child or grandchild decides against pursuing higher education, you can simply change the beneficiary to another eligible family member. Furthermore, if none of your intended beneficiaries will need the 529 plan, you can name yourself the beneficiary and use the money to take classes or receive some other type of qualified education opportunity.

In a worst-case scenario, in which the money is never used for education, you will be taxed on the earnings por-

tion of the withdrawals -- but had you never contributed to a 529 plan, the funds would have been taxed, anyway. (However, you might be subject to a 10% penalty tax, in addition to regular income taxes, again on the earnings portion of the withdrawals.)

"I have to invest in my own state's plan." Not true. You're free to invest in the 529 plan of any state, no matter where you live. But it could be advantageous for you to invest in your own state's plan, as you might receive some tax breaks for state residents. (The tax issues for 529 plans can be complex, so you'll want to consult with your tax advisor about your situation.) Investing in your own state's plan also might provide access to financial aid and scholarship funds, along with possible protection from creditors.

"A 529 plan will destroy my child's chances for financial aid." While a 529 plan could affect your child's financial aid prospects, it might not doom them. And the benefits of building significant assets in a 529 plan could outweigh the potential loss of some needs-based financial aid.

Before investing in a 529 plan, you'll want to explore it thoroughly, as you would any investment. You can find details about a 529 plan's investment options, share classes, fees, expenses, risks and other information in the plan's program description or offering statement, which you should read carefully before making any purchasing decisions.

But, in any case, don't let "myths" scare you off from what could be one of your best college-savings vehicles.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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