

## PINES HAPPENINGS

The Pines is now set up to take online program registrations through our website, [www.pinescommunitycenter.com](http://www.pinescommunitycenter.com), for most of our programs. The exceptions are the before and after school programs which require registration at the Pines, and classes with a per class fee such as Line Dance. We accept credit card payments online, but only cash and checks when registering at the Pines itself.

### Children's dance classes

In partnership with Dancing Feet Studios we are offering children's dance classes this fall at the Pines. Classes are Tap, Ballet and Jazz, for children ages five through ten, and Pre-Ballet for children ages three and four. The classes will be on Tuesdays, Oct. 1 through Nov. 5. Tap, Ballet and Jazz is 4: to 4:45 p.m., and costs \$65 for the session. Children will need tap and ballet shoes. Pre-Ballet is from 4:45 to 5:15 p.m., and costs \$45 per session. Five dancers are needed to run each class.

### Golf tournament

With fall upon us you may have noticed that we have not advertised our annual golf tournament, which has taken place in October for the past five years. Unfortunately, we will not be running the tournament this fall. New Hampshire's weather being as unpredictable as it is, there's a chance that we could need gloves and winter jackets during October play! So, we have decided to move the tournament to late spring in 2014 to ensure more comfortable playing temperatures. We will provide more details once the New Year arrives. Thank you for your support and we hope that you will join us for the Sixth Annual Pines

Community Center Golf Tournament next year!

uld have made it so gloves and winter jackets were required during play. With that said, we will be moving the tournament to late spring in 2014. We will provide more details once the New Year arrives. Thank you for your support and we hope that you will join us at the 6th Annual Pines Community Center Golf Tournament!

### Youth basketball

Registration for Pines Youth Basketball starts Oct. 1. Registrations will be accepted through Friday, Nov. 1. Practices start in mid-November. We offer Rec Basketball for boys and girls in Kindergarten through Grade two at \$40 per child for Tilton and Northfield residents, \$50 for non-residents. We have four Traveling Basketball teams, Boys Grades three and four, Girls Grades three and four, Boys Grades five and six, and Girls Grades five and six. Traveling Basketball costs \$50.00 per child for Tilton and Northfield residents, \$60 for non-residents. Practice dates and times to be announced. Games for Traveling Basketball will start in December. Parents are responsible for transporting children to games. Register right away as all teams are capped at 22 participants due to limited gym space. Volunteer coaches are needed to run all levels of basketball. Please contact Brittni Stewart if you are interested. Our sports programs cannot run without volunteer coaches.

### Ski and snowboard lessons

Winter is, we hope, still far away, but, nevertheless, it is time to register for Skiing or Snowboarding lessons at Gunstock. Registrations will be accepted

through Monday, Nov. 14. (Gunstock requires us to submit all paperwork and payments at that time.) This program is for kids in Kindergarten through Grade 12. Rental equipment is available through Gunstock. The lessons will be on Friday nights at 6:30 p.m., January through February. Costs and lesson dates to be announced. Parents who are interested in chaperoning should sign up at the Pines.

### Flu shot clinic

In partnership with the Franklin-Tilton Visiting Nurses Association the Pines Community Center is offering a Flu Shot Clinic on Thursday, Oct. 10, between 11 a.m. and noon. The VNA accepts cash, checks, Medicare, Harvard Pilgrim, and Anthem. Please bring your insurance information with you. The following Thursday, Oct. 17, is the VNA's Blood Pressure Clinic at the Pines, which is every third Thursday of the month from 11 a.m. to noon.

### School vacation camps

There are Teachers' Workshops coming up on Friday, Oct. 11 and Friday, Nov. 8, in the Winnisquam District. The Pines is offering Vacation Camps on those days for children in Kindergarten through Grade five. The children may be dropped off as early as 7 a.m., and must be picked up by 5:30 p.m. The cost is \$30 per child, and must be paid at registration. Send your child with a bag lunch, snacks and drinks, and with outdoor clothing and appropriate shoes. We play outside as much as possible. Children must be registered in advance.

### Middle school dance

We've scheduled a Halloween Dance for Winnisquam Regional Middle

School students on Friday, Oct. 18. The dance is from 7 to 9 p.m., and admission is \$5 per student. Costumes are urged but not required. Be creative! A costume is more than just face paint or a mask or a strange shirt. This dance is for Winnisquam Regional Middle School students only. A student ID is necessary for admission. The DJ will be Tim Martin or MIX 94.1. There will be refreshments for sale. Volunteer chaperones are always welcome. Please contact Brittni Stewart at the Pines if you are interested.

### First Aid class

The Pines and the New Hampshire Red Cross are offering a First Aid, CPR and AED class for adults on Saturday, Oct. 19. The class is from 9 a.m. to 2:30 p.m., and costs \$90 per participant. The cost covers all class materials. A minimum of eight participants are needed to run the class. Please register in advance by Oct. 16. This class grants a two-year certificate.

### Line dance

Line Dance resumes on Monday, Oct. 21. There will be an Ultra-Beginners Class from 6:30 to 7:30 p.m., and the usual Improvers/Intermediate Class will be from 7 to 9 p.m. The half hour overlap in the two classes, from 7 to 7:30 p.m., is the Improvers/Intermediate Class warm-up time. Dancers are welcome to participate in both class sections if they wish. The cost is \$7 for the evening. Karen Heyes is the instructor. Advance registration is not needed.

### Halloween Party

The Pines Annual Free Spooktacular Halloween Party is coming up on Friday, Oct. 25, from 6 to 7:30 p.m. The party is for kids up through Grade five. Come dressed to scare!

There are free crafts for kids at the make and take tables, free goodie bags for the first 50 kids, prize drawings for kids with costumes, and seasonal treats at the concession stand. If you belong to a group or organization that is interested in helping out or doing an activity for the kids, please contact Brittni Stewart. She may be reached at 286-8653 or [pccprogramdirector@gmail.com](mailto:pccprogramdirector@gmail.com).

### Babysitting class

Due to the late opening of the Winnisquam Regional Middle School the students will be making up the time on Teacher Workshop days. We have rescheduled our Red Cross Babysitters Training Class to Wednesday, Nov. 27, when the Middle School will not be in session, so that students may participate in the class. The class is from 9 a.m. to 4 p.m., and is for teens aged 11 through 15. The cost is \$85.00 per student, which covers the class, textbook and all class materials. A minimum of ten participants are needed to run the class. Please register in advance by Friday, Nov. 22.

### Chess night

Chess Night at the Pines Community Center has changed to Tuesdays! Charles Cremen and Don MacDonald, NH Chess Association members and experienced tournament players, host a weekly Chess Night for chess enthusiasts as well as new players. In addition to playing chess with players of many different skill levels, participants will solve chess puzzles and problems, review famous games from history and recent games from around the world, and compete in informal "house" tournaments. Always wanted to learn to play chess but never had the opportunity? Come on in and we'll teach

you! Chess Nights are Tuesdays from 7 to 9 p.m.

### Before and After School Programs

We still have a few openings in our before and after school programs and are accepting registrations. The cost per month is \$85 for Before Class Bunch and \$115 for After Class Blast, though some months are pro-rated because of holidays and school vacations. Registration is on a first come, first served basis, and must be accompanied by a non-refundable payment for the first and last months of the programs. Payment for the remaining months must be received by the first Friday of the month.

### Toddler Time

Toddler Time is our twice weekly playdate for infants through five-year-olds. We set out mats and toys in our multi-purpose room, and parents or caregivers bring in their children to play. Children get a chance to play with others, and parents get to talk to other adults! This program runs Mondays and Fridays, 10 to 11 a.m. during the school year, except for school vacations, delayed openings and cancellations. Cost is \$30 per child for Tilton and Northfield residents, and \$40.00 per child for non-residents.

### Classroom space for rent

We have classroom space available for rent at the Pines. The space was formerly occupied by Head Start, so is designed for use by younger children. There is an 800 square foot classroom, an office, a storage closet and two child-sized bathrooms. Access to our full kitchen with gas stove is also available. For more information contact Jim Doane at the Pines.

## Town of Belmont hosting Touch-a-Truck event

BELMONT — The Town of Belmont, along with locally-owned businesses, is excited to announce the addition of Touch a Truck to the Town's free, family-oriented community events line up. Touch a Truck was designed to allow kids and the young at heart the opportunity to

look at, climb on and discover more about their favorite trucks and vehicles.

Touch a Truck will be held on Sunday, Sept. 29 from 2 - 4 p.m. in the Belmont Mill parking lot off Main Street in Belmont Village. Food and beverages will be available for purchase at the event as

a fundraiser for the Belmont High School Class of 2017.

For more information regarding this free event, or if you would like to assist us by bringing a truck or other heavy equipment, please contact the Town of Belmont's Special Events Coordinator at 998-3525.

**FRANKLIN OPERA HOUSE**  
Arts and Entertainment Center




**Two on Tap**  
High energy tap dancing & gorgeous vocals!  
Sat., Oct. 5 • 7:30 P.M.



**Rani Arbo & daisy mayhem**  
Fri., Oct. 25  
7:30 P.M.

*An intimate theater with unobstructed views and great acoustics!*  
For Tickets or Information: Call (603) 934-1901  
or visit: [FranklinOperaHouse.org](http://FranklinOperaHouse.org)  
located in Franklin City Hall • 316 Central St. • Franklin, NH



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## What's Your Retirement "Contingency Plan?"

You probably have thought about what you'd like to do during your retirement years. But all your plans probably depend, to at least some extent, on your financial situation.

What happens if you reach the age at which you wish to retire and you just don't have the money you thought you'd have?

If this occurs, it's time for "Plan B." What does that look like? Here are a couple of possibilities:

- Continue working. If you like your job, you may not mind working an extra year or so. You'll be bringing in more income and contributing more to your 401(k) or other retirement account — and, perhaps almost as importantly, you may be able to avoid tapping into these retirement accounts, thus giving them more time to potentially grow. (However, once you turn 70½, you'll need to begin taking withdrawals from your 401(k) and a traditional IRA.) But if you are really not enamored with the idea of working any longer, you might find that even the ability to "beef up" your retirement plans for another couple of years isn't much

consolation.

- Adjust your retirement lifestyle. It's pretty simple: If you don't save as much as you had planned for retirement, you probably can't do all the things you wanted to do as a retiree. For example, you may not be able to travel as much, or pursue your hobbies to the extent you'd like.

Clearly, you'd like to avoid these "retirement contingency plans." To do so, though, you'll need to take steps well before you retire. And the most important move you can make may be to contribute as much as you can possibly afford to your IRA and your 401(k) or other employer-sponsored retirement plan.

During the last several years before you wish to retire, you may be in a strong position to "max out" on these plans because, at this stage of your life, your income may be at its highest point, your children may be grown and you may even have "retired" your mortgage.

If you still have money left with which to invest, you may want to look at other tax-advantaged vehicles that can be used for retirement.

But while it's important

to put in as much as possible to your retirement accounts, you need to do more than that — you also must put the money in the right investments within these accounts. Your exact investment mix should be based on your individual risk tolerance and time horizon, but, as a general rule, these investments must provide you with the growth potential you'll need to accumulate sufficient resources for retirement.

Of course, as you know, investments move up and down. You can't prevent this, but you'll certainly want to reduce the effects of volatility as much as possible when you enter retirement. Consequently, during your final working years, you may need to adjust your retirement accounts by shifting some of your assets (though certainly not all) from growth-oriented vehicles to income-producing ones.

It's a good idea to have contingency plans in place for virtually every endeavor in life — and paying for your retirement years is no different. But if you can make the right moves to avoid the contingency plans in the first place, then so much the better.

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

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