

Protecting natural resources in the Ossipee Watershed since 1997



GMCG AmeriCorps members Josey Curley, Education Coordinator Tara Schroeder, and AmeriCorps members Ellie Hatt and Grace Piselli led the 19th year of the Annual Volunteer Biological Assessment Program (VBAP) Community Presentation with local schools on October 28, 2024. They are pictured wearing t-shirts featuring artwork of macroinvertebrates created by students.

One Watershed. Let's Protect It.

by Matt Howe
GMCG Executive Director

On page 13 you will find a photo of GMCG Outreach Coordinator Moselle Spiller installing the first-ever "Entering the Ossipee Watershed" sign on Route 25 in Sandwich. Thanks to funding from the Adelard A. & Valeda LeaRoy Foundation, more of these signs are in the works to be installed on highway corridors leading into our watershed from the north, south and east.

Such signs are commonplace throughout New England and across the country, but they have been missing here. GMCG wants to change that because we believe watershed level thinking is essential to the protection of our surface waters, our aquifer, and our land. Our long-term aspirations require an ingrained understanding among the people who live and visit this region about the way water moves and the ways in which

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New students, teachers engage in watershed education programs this year

by Tara Schroeder
GMCG Education Coordinator

GMCG staff and AmeriCorps members, along with about 200 students, teachers, chaperones and volunteers, once again took to the rivers this fall for the annual Volunteer Biological Assessment Program (VBAP). This was the 19th year of the program in the Ossipee Watershed, and we had a few new teachers and a whole new age group joining the program.

Schools that participated in VBAP this year were: Effingham Elementary School; K.A. Brett School in Tamworth; Lakeside Primary School in Conway; Ossipee Central School; and Sandwich Central School. Kindergarteners through 6th graders learned about biomonitoring using aquatic macroinvertebrates as water quality indicators and the importance of long-term monitoring and keeping water clean and healthy.

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human activity can either help or harm each drop of rainwater as it makes its way down to the aquifer, through our streams and lakes and on to the sea (or back to the sky!).

No matter where you are on terra firma on planet Earth, you are in a watershed – defined by our friends at NOAA as “an area of land that channels rainfall, snowmelt, and runoff into a common body of water.”

Some watersheds are more distinct than others, and it seems safe to say that our Ossipee Watershed is remarkably distinct, measured both by the way it is shaped by the contours of beautiful mountain ranges and the natural features within it.

To the south are the vast reaches of the Pine River wilderness and Pine River State Forest. To the southwest and west are the Ossipee Mountains and the Sandwich Range.

To the northwest are the south-facing slopes of Mt. Chocorua, as well as the fragile pine barren forests of Madison, Freedom and Ossipee.

This magnificent landscape was formed about 14,000 years ago by the melting glacial rivers of the last Ice Age, whose roaring currents also created a geological treasure beneath us – the Ossipee Aquifer, which now serves as the primary source of drinking water for the people of the Ossipee Watershed.

The mountain ranges form a basin that funnels rain and snowmelt into the intricate network of bays that make up the Ossipee Lake System. From the outflow of Ossipee Lake, the Ossipee River tumbles down through Effingham Falls and flows smoothly for several miles before it turns to the rapids that flow by the headquarters of GMCG and over the state line into Maine.

Just a few miles downstream, the Ossipee will join the Saco River and head to the sea. On its way it will serve as the water source for hundreds of thousands of people in southern Maine.

To be clear, natural resources are ultimately protected by our actions, not road signs. It is our day-to-day, year-round focus on best management practices, water quality monitoring, educational programming, policy change, and land conservation that defines our role as an influential and consequential guardian of the Ossipee Watershed.

Yet at the same time, natural resource protection is a never-ending, generational endeavor. As GMCG forges ahead as a permanent fixture on the landscape of eastern New Hampshire, it can only help if local residents and visitors alike are delivered a daily reminder that they live in a watershed which they should be proud to protect.



View from the Rt. 153 Bridge connecting Freedom and Effingham Falls, looking downstream over the Ossipee River in peak foliage.

For the past five years it has been a privilege to be a part of the GMCG community, working with all of you to build a bridge from the legacy of our founder Blair Folts to the organization's next era of watershed and aquifer protection.

I am proud of what we have accomplished together. For one, we have held true to the core values of GMCG, which to me are an unwavering commitment to good science; a belief in the importance of citizen engagement and collaboration; a steadfast determination to educate our youth; and our deeply held principle that access to clean, safe drinking water is a right of all people.

We have made great strides in capacity building – both our human capacity and infrastructure. Wages and benefits are up. There is an expanded and modernized Water Resource Center at the Blue Heron House that has enabled us to expand our monitoring and research into such areas as microplastics, E. coli, and Environmental DNA (see Jill Emerson's article on page 4!)

We have amplified our voice and leadership on key issues through new initiatives such as the “Salt Responsibly” road salt awareness website and PR campaign; the “One Aquifer. Let's Protect It” campaign; and our central role in a growing regional collaborative to help watershed towns identify their most impaired bridges and culverts and find the resources to modernize them.

In late 2023 we completed an updated strategic plan that charts a course and defines our R.E.A.L. priorities for the coming years (Research, Education, Advocacy and Land Conservation!)

I move on with immeasurable gratitude to all of you. Thank you for your time, your toil, your kindness and your generosity. It has been an honor to be of service to GMCG, and to have had the opportunity to discover and explore this special part of New Hampshire and Maine. By the way, having entered the Ossipee Watershed, I am in no mood to leave. After January, I can be reached at P.O. Box 88, Freedom, NH 03836.

Collectively, these schools studied the water quality of the Bearcamp River and Swift River in Tamworth, the South River in Parsonsfield, and the Cold River in Sandwich.

Water levels were low in all of the rivers this year from lack of rain, and some rivers had much more debris like fallen trees and strainers likely from heavy snow, spring flood events and stream bank erosion. Students made observations about all of these changes, as well as land use activities near the riparian zone and human and natural impacts that could influence water quality. Students helped collect macroinvertebrates, took water quality measurements of dissolved oxygen, temperature, conductivity, pH, turbidity, and took samples to be analyzed at GMCG's Water Resource Center for microplastics.

Since microplastics sampling began in 2021, they have been found at every river or stream site sampled, and this year was no different. Microfibers, micro fragments, and microbeads were all noticeable when samples were filtered, dyed with Nile Red and viewed under the microscope using blue light. While the notion of keeping nonpoint source pollution like microplastics from getting into the environment and waterways can be overwhelming, students were encouraged to take small steps to reduce their impacts whether at school or home by picking up litter, using less plastic (especially single use plastics), and becoming good stewards of waterways where they live. This year, three rivers had water quality scores of "Excellent" and one had a score of "Good" from the biomonitoring. To see the full reports, visit gmcg.org under the "Education" tab.

In October, the Trout in the Classroom (TIC) program annual training occurred at the New Hampshire Fish and Game Department in Concord, which will be followed by classroom visits and



Effingham Elementary School students after their field day at the South River.

trout egg deliveries in December and January. Four schools in the Ossipee Watershed are set to participate in the program this year, including: Freedom Elementary School; Lakeside Primary School; Sandwich Central School; and Northeast Woodland Charter School. GMCG has helped schools across the watershed bring this program to their students since 2009. The program weaves together the VBAP water quality monitoring of the fall nicely in that the students will eventually release the trout into the river or stream they studied through VBAP. Eastern Brook Trout are indicators of excellent water quality and need specific habitat conditions to survive. NH Fish and Game will be giving out a total of 72 permits for TIC this year, and the program will reach around 4,500 NH students. Over 14,000 brook trout eggs will be dispersed to schools ranging from Colebrook all the way down to Hudson.

Thank you to Ossipee Central School for hosting the annual Community VBAP Presentation this year, and to all of the teachers, parents, caregivers, chaperones, staff and AmeriCorps members who helped make it possible! Thank you as well to the foundations that supported the watershed education programs this year: The Alfred Quimby Fund and The Kendal C.



Ossipee Central School students sort macroinvertebrates at the Swift River.



Artwork by Charlotte Weiner, 4th grader from Sandwich Central School.

and Anna Ham Charitable Foundation. If your school or homeschool group would like to participate in this program in the future or you would like to help sponsor the program for our local schools, please contact Tara at education@gmcg.org.

Environmental DNA: A molecular approach to conservation stewardship

by Jill Emerson
GMCG Water Quality Coordinator

“Take only pictures, leave only footprints” is an adage many of us have heard, usually when engaging in the outdoors. But despite our best efforts to adhere to that policy, even the most conscientious of us are leaving behind more than footprints: we are leaving behind our DNA.

When you, or other organisms interact with the environment, traces of genetic material are left behind in the soil, water, and air. This could come from skin cells, scales, hair, feces, urine, or other biological material that contains DNA. Once these small fragments of DNA get mixed into the environment, scientists like me can collect samples from rivers, lakes, forests, or even the air, and the genetic material contained within them can be analyzed.

By identifying specific sequences within this environmental DNA (eDNA), we can determine which species are present or have recently been present in that environment. This revolutionary technique allows scientists to detect the presence of species in an ecosystem without the need for physical sightings or captures, transforming the way we study and conserve biodiversity.

The process of eDNA collection is straightforward but involves precision. While there are many methods, the one we are using at GMCG is known as “genetic barcoding”.

Genetic barcoding is a method used in molecular biology to identify and differentiate between species or individuals using short, standardized genetic sequences. It is analogous to product barcodes in stores, but instead of numbers, genetic barcodes use specific DNA sequences as unique identifiers.



AmeriCorps members prepare field samples for genetic analysis.

So, much like how the scanner at your local grocery store can determine from the barcode that you just bought a box of cookies, I can tell what organism recently passed through where my sample was collected by looking for a very specific (or a few very specific) regions of DNA.

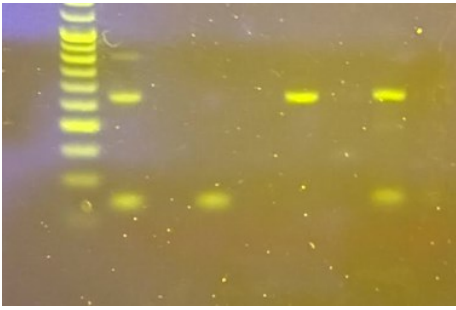
To start, a small, standardized region of DNA (often from mitochondrial DNA or ribosomal subunits) is chosen to be the region of DNA we look for in our environmental sample. This region is found across species but has enough variation to distinguish between different species or individuals. Back in the laboratory, the eDNA from the samples is extracted and amplified using a technique called polymerase chain reaction (PCR). Once amplified, this DNA can be run on a gel, providing a visual yes or no answer as to whether that specific DNA was in the sample and hence, whether that organism was recently in that environment.

The potential uses for eDNA are vast, and the field continues to

grow. Currently, GMCG is using eDNA for biodiversity monitoring and conservation management. In some environments, particularly aquatic ones, visual observation of organisms can be difficult, and trapping can be labor intensive, costly and potentially harmful to the organisms that live there.

In the summer of 2024, thanks to a \$10,000 grant from the Davis Conservation Foundation, we were able to launch an eDNA pilot research program in collaboration with Squam Lakes Association and Newfound Lake Regional Association. Through this research partnership we are studying organisms of conservation interest.

For one of our projects, we are looking for brook trout and round whitefish, while also looking for the presence of invasives, like the spiny water flea and the Asian clam. The great thing with eDNA is that we can look for both with a single sample. Not only is it non-invasive, it is relatively cost effective. However, eDNA’s greatest advantage is that this system is highly sensitive, with the ability to detect species in low



Gel results of eDNA extraction from water samples taken from Squam Lake. The singular, separated bands indicate a positive confirmation of salmon DNA in Squam Lake.

densities that conventional survey methods might miss.

However eDNA is not without its limitations. The degradation of DNA in the environment can lead to incomplete or ambiguous results, especially in challenging environments where DNA breaks down quickly due to factors like temperature or UV radiation. Additionally, while eDNA can detect the presence of species, it cannot always provide detailed information on population sizes or behavior. So while we can probably determine if an organism was present in the environment, we cannot tell you how many, or necessarily what their health status is.

The use of eDNA is rapidly evolving, with ongoing research exploring its potential in areas like air sampling for terrestrial species, microbial diversity studies, and even tracking the spread of diseases. As technology advances and more species are genetically cataloged, the accuracy and utility of eDNA in conservation biology, ecology, and environmental management will continue to grow.

Environmental DNA represents a paradigm shift in how we study biodiversity and monitor ecosystems. While still a developing field, it is poised to become a cornerstone in environmental science, helping to protect the planet's biodiversity in the face of growing environmental challenges.



Spiny water flea, one of the new invasive species in the Lakes Region, viewed under a microscope at the GMCG research center. This species is a target of GMCG's eDNA work. The pictured spiny water flea was collected from Lake Winnepesaukee.



To collect eDNA samples in deep water, a decontaminated Van Dorn is used (L). The sample is then transferred into a decontaminated container (R). These samples are brought back to the GMCG research center for DNA extraction and analysis.

by **Katie McCarthy**
GMCG Education Committee

Children's picture books can open up the imagination of a child, provide a window into the wider world and inspire curiosity. A primary mission of GMCG is to promote an awareness of, and appreciation for clean water and the natural resources across the Ossipee Watershed. The GMCG Sponsor-a-Book Program, in its second year, continues to partner with local libraries and expand in its goal to provide access to high quality, nature-themed children's books that support GMCG's mission.

On an April morning in Tamworth Village, children gathered by the Swift River for the weekly Outdoor Nature Based Storytime for Young Children. Parents and family members enjoyed the warm sun, reveling in the beginning signs of spring as children explored the banks of the river. GMCG Education Committee members delivered the latest editions of the Sponsor-a-Book Program to Cook Memorial Library children's librarian, Amy Carter, and program assistant Polly Mahoney. Immediately, children in the group expressed an interest in the books and were observed beside the river turning pages, engaged in the pictures and text.

Later in April, at the Friends of the Madison Library Annual Meeting, GMCG Education Committee members Peter Zack and Karen Payne were on hand to introduce the Sponsor a-Book program to attendees. The result was the sponsorship of more than a dozen books being donated in the name of GMCG to the Madison Library. Library Director, Sloane Jarell, recently reported that those books are frequently taken out and enjoyed by children and their families.

The Sponsor-a-Book program was inspired by a nature-themed story time at the Effingham Public Library when a child asked to borrow a book that had been read by a guest reader.



Children gathered by the Swift River for the weekly Outdoor Nature Based Storytime for Young Children at Cook Memorial Library and enjoyed some of the newly donated books. (Photo courtesy of Karen Payne)

When it was discovered that the book was not in the library collection, GMCG Education Committee member Karen Payne of Effingham was inspired to take action. Later that spring, the Education Committee met at the Effingham Library to review dozens of nature-themed children's books. Educators, parents, and library staff contributed to the review and selection of books which met the committee's criteria for message, accuracy, relevance to natural resource protection as well as advocacy, richness, and exposure to multiple perspectives and values. This resulted in the identification of 32 books that were deemed to be wonderful resources in enriching children's understanding and appreciation of our watershed and the creatures, wildlife, and plants that also call our watershed home.

Since May 2023, the Education Committee of GMCG has reached out to the Chocorua, Effingham, Freedom, Madison, Ossipee, Sandwich and Tamworth Libraries, as well as Effingham Elementary School and Lakeside Primary School in Conway, to introduce the

program and invite local citizens to sponsor selected books. During the past year, the program has been promoted at numerous GMCG events, and at programs and events within area libraries. The list has been recently expanded to include 37 books, many of which have already been delivered to libraries.

Tara Schroeder, GMCG Education Coordinator has supported the program from the start. "The Education Committee has done a fantastic job compiling an exemplary list of children's books that support environmental literacy and stewardship through the Sponsor-a-Book program. So far there has been great support for the program with donors helping to provide many of these books to area libraries. The program is a really tangible way for people to have a lasting impact in their community with high quality books and stories that children can learn from for generations to come."

The Sponsor-a-Book program continues to grow, with summer events in Freedom and Chocorua. In June, GMCG Education Committee members visited the Freedom Library Summer Reading Program Kick-Off event and Freedom Old Home Day. Tables displayed many of the books for individuals to review. Most of the titles were available for sponsorship and delivery to the library on that day. In July, the collection of books was on display at the GMCG Annual Watershed Celebration where Individuals were able to sponsor books that are not yet in their local library collection.

A year ago, a child's curiosity led to the development of this program. Let's respond to this curiosity and invite further interest with enriching, high quality children's books. For more information, or to donate a book directly to a library in the Ossipee Watershed, visit gmcg.org and find the program under the "Education" or "Donate" tabs.

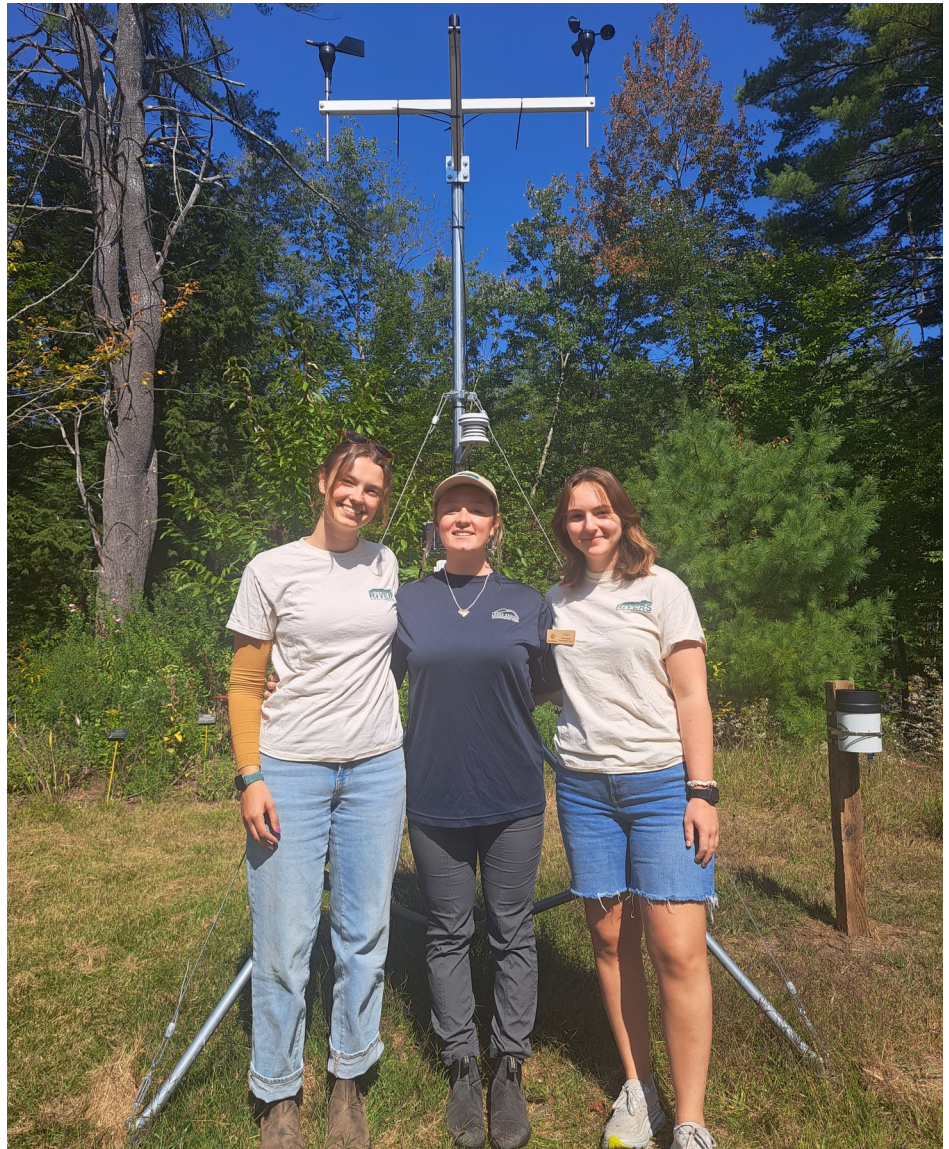
So far 200 books have been donated to nine libraries!

AmeriCorps members reflect on their time at GMCG as their service term concludes

AmeriCorps is a federally funded program that connects more than 200,000 people annually with community organizations, allowing them to volunteer their time for the betterment of all.

Ellie Hatt: GMCG equally fostered my interest in water quality and beautifully blended it with environmental education, providing me with a five-month experience like no other. Waking up each morning in Effingham and embarking on a new set of adventures every week was incredibly rewarding. During the peak of our VBAP season, we were also conducting RIVERS testing. I remember a particularly busy morning where another AmeriCorps member and I sampled four RIVERS testing sites, held a successful VBAP field day (complete with wet socks and freezing feet), traveled to a school for a VBAP pre-visit, and then back to the Blue Heron House for lab processing of water samples. This is the kind of schedule that truly energizes me. I am so glad I chose to come serve at GMCG; the experience has been incredible. My hope is to find a position that allows me to blend my passion for educating others with my scientific background, much like my service at GMCG. I can't wait to see what my next adventure holds after leaving GMCG. The opportunities that have opened up for me through this service term are truly remarkable.

Grace Piselli: I never imagined myself living in New Hampshire. I had always sworn off somewhere landlocked, where I couldn't see the ocean from my window. But something, something special, drew me here. I knew my service at Green Mountain would be too valuable to give up. I was also ready to settle down and actually make somewhere my home for a while. I've been able to set down roots here and grow in such a meaningful way. Professionally, I've gained a huge breadth of skills and knowledge that I'm ready to use elsewhere. I'm



2024 AmeriCorps Members (left to right) Ellie, Grace and Josey stand in front of the Onset HOBO weather station donated to GMCG by University of New Hampshire Cooperative Extension and assembled by them this summer. The weather station measures wind speed and direction, air temperature, relative humidity, and Photosynthetically Active Radiation (PAR). Data collected will inform GMCG's water quality observations, and enable long term collection of data that can show the effects of climate change in the Ossipee Watershed.

more confident than ever that I can one day be a full-time conservationist, an ecologist who inspires and does the work needed to make a lasting change. I've been inspired here, and I hope to bring that inspiration to others throughout my life.

Josey Curley: I am so grateful to have been able to take on this opportunity. The knowledge and experiences gained here will stick with me wherever I go in my future

travels. I'm excited to continue forward with my increased interest in environmental education, as well as my expanded experience in the laboratory. All in all, serving with this team and with this organization has been gratifying and worthwhile. From our first lake monitoring day to the last, it's been R.E.A.L. at GMCG.

Noreen and Dave Downs—Two decades of service

GMCG is very grateful for the volunteer service and generosity of our supporters. There are many paths for people to learn about our work. We asked Noreen Downs, one of our most dedicated volunteers and supporters, how she came to know about GMCG and was inspired to get involved.

I heard about GMCG back in 2001. My husband Dave and I moved to Madison in 2000, and a large piece of land which bordered our property was threatened with development. Local people wanted to keep it as open space. The developer went bankrupt, and a company purchased the property. The local folks got in touch with GMCG and asked for help. We learned about it and joined the effort. GMCG brought in a resource, Trust for Public Lands. A large \$1.6M Federal Forest Legacy grant was drafted, an LCHIP grant was awarded, and we helped fundraise \$600K. It took 4 years, but by 2005, the 2,600-acre property was purchased with the grants and local funds. It was awarded to the town of Freedom to become their Town Forest, and the state holds the conservation easement per the requirements of the Federal Forest Legacy grant award. The project had its ups and downs, but was finally protected for wildlife and natural resources. It sits over the aquifer, and is a treasure.

At the end of that project, I had become very familiar with GMCG. Dave and I started as water quality monitors. With my and Dave's IT backgrounds, we supported the office computer and network, and membership database. I started out as board secretary in 2005, and then became board chair in 2006, serving for 6 years. In 2007 we had the opportunity to help The Nature Conservancy protect another



Dave and Noreen Downs received the High Watch Award for exemplary volunteer service at GMCG's 2022 Watershed Celebration.

property near us for the extension of the Pine Barrens by placing our two properties into conservation easements that are held by GMCG. It was a matching effort for the value of the easement, which they were able to use to support grant funding.

We have continued to be water quality monitors to this day, Dave still assists the office with computer and network support, and I continued in various capacities over the years assisting the ED with development and membership. I assisted the board with the search for a new ED in 2019, and joined the board as the Madison Representative.

I have always been impressed with how much this small organization was able to accomplish. It was a great learning experience for me about water quality, watersheds, natural resource protection, conservation easements and the benefits of protecting the land. As I have been on my town planning boards and conservation commission over the years, it has been interesting to see how these roles interweave with the greater understanding and

balancing of land development and protection. I came from a larger urban environment. I knew I loved nature and spending time on water bodies and trails, but knew very little about the intricacies of land development, land challenges and land protection when I moved here. I was so impressed with being able to be close to local government. GMCG was a wonderful complement and provided education and lessons in advocacy.

Being a part of the water quality data collection program for over 15 years feels good. As IT professionals, Dave and I have respect for science and data collection. We also participated in several years of VBAP and GETWET! programs at local schools with GMCG staff leads. Learning about the protection of our watershed and understanding aquifers and importance of wetlands, and participating in citizen science is so important at young ages.

Dave and I give annually, usually at year end. We give annually directly from the financial institution managing our IRA. The result of this route is that the amount of our donation does not get taxed in the year donated. This is especially advantageous as one reaches the age (73 now) when you have to take the required minimum distribution (RMD), which becomes a taxable liability. I tell friends to consult your tax accountant or ask the manager of your IRA for more information if you think gifting through your IRA will result in a tax advantage. Dave and I have found this to be a tax-efficient way to support GMCG's effective, long-lasting work protecting the Ossipee Watershed.

Protecting the Ossipee Watershed with your IRA

by Sarah Groleau,
The Groleau Financial Group

As someone who lives and owns a business in the Ossipee Watershed, I am grateful there is an organization looking out for our natural resources in all of the ways that GMCG does throughout the year. As a financial professional, I appreciate the chance to share with other GMCG donors some of the ways we can use our assets and retirement savings to help sustain GMCG's important work.

Did you know that, if you are at least 70½ years old, you can make tax-free charitable donations directly from your IRA?

The Pension Protection Act of 2006 first allowed taxpayers age 70½ and older to make tax-free charitable donations directly from their IRAs. The law was originally scheduled to expire in 2007, but was extended periodically through 2014 by subsequent legislation and finally made permanent by the Protecting Americans from Tax Hikes (PATH) Act of 2015.

By making what's called a qualified charitable distribution (QCD), you can benefit GMCG and other nonprofits while excluding up to \$105,000 in 2024 from gross income. These gifts, also known as "charitable IRA rollovers," would otherwise be taxable IRA distributions.¹

How QCDs work

In order to make a QCD, you simply instruct your IRA trustee to make a distribution directly from your IRA (other than SEP and SIMPLE IRAs) to a qualified charity. The distribution must be one that would otherwise be taxable to you. You can exclude up to \$105,000 of QCDs from your gross income in 2024. And if you file a joint return, your spouse (if 70½ or older) can exclude an additional \$105,000 of QCDs. Note: You don't get to deduct QCDs as a charitable contribution on your federal income tax return — that would be double-dipping.



View from Bayle Mountain in Ossipee looking to Ossipee Lake and Green Mountain in October, 2024.

QCDs count toward satisfying any required minimum distributions (RMDs) that you would otherwise have to receive from your IRA, just as if you had received an actual distribution from the plan. However, distributions that you actually receive from your IRA (including RMDs) and subsequently transfer to a charity cannot qualify as QCDs.

Example: Assume that your RMD for 2024, which you're required to take no later than December 31, 2024, is \$25,000. You receive a \$5,000 cash distribution from your IRA in February 2024, which you then contribute to Charity A. In June 2024, you also make a \$15,000 QCD to Charity A. You must include the \$5,000 cash distribution in your 2024 gross income (but you may be entitled to a charitable deduction if you itemize your deductions). You exclude the \$15,000 of QCDs from your 2024 gross income. Your \$5,000 cash distribution plus your \$15,000 QCD satisfy \$20,000 of your \$25,000 RMD for 2024. You'll need to withdraw another \$5,000 no later than December 31, 2024, to avoid a penalty.

Why are QCDs important?

Without this special rule, taking a distribution from your IRA and

donating the proceeds to a charity would be a bit more cumbersome and possibly more expensive. You would request a distribution from the IRA and then make the contribution to the charity yourself. You would include the distribution in gross income and then take a corresponding income tax deduction for the charitable contribution. But due to IRS limits, the additional tax from the distribution may be more than the charitable deduction. And due to much higher standard deduction amounts ushered in by the Tax Cuts and Jobs Act passed in 2017, itemizing deductions may be even less beneficial than prior to 2018, rendering QCDs even more potentially appealing.

Can I name a charity as beneficiary of my IRA?

Yes, you can name a charity as beneficiary of your IRA, but be sure to understand the advantages and disadvantages. Generally, a spouse, child, or other individual you designate as beneficiary of a traditional IRA must pay federal income tax on any distribution received from the IRA after your death. By contrast, if you name a charity as beneficiary, the charity will not have to pay any income tax on distributions from the IRA after your death (provided that the

charity qualifies as a tax-exempt charitable organization under federal law), a significant tax advantage.

After your death, distributions of your assets to a charity generally qualify for an estate tax charitable deduction. In other words, if a charity is your sole IRA beneficiary, the full value of your IRA will be deducted from your taxable estate for purposes of determining the federal estate tax (if any) that may be due. This can also be a significant advantage if you expect the value of your taxable estate to be at or above the federal estate tax exclusion amount (\$13,610,000 for 2024).

Of course, there are also nontax implications. If you name a charity as sole beneficiary of your IRA, your family members and other loved ones will obviously not receive any benefit from those IRA assets when you die. If you would like to leave some of your assets to your loved ones and some assets to charity, consider leaving your taxable retirement funds to charity and other assets to your loved ones. This may offer the most tax-efficient solution, because the charity will not have to pay any tax on the retirement funds.

If retirement funds are a major portion of your assets, another option to consider is a charitable remainder trust (CRT). A CRT can be structured to receive the funds free of income tax at your death and then pay a (taxable) lifetime income to individuals of your choice. When those individuals die, the remaining trust assets pass to the charity. Finally, another option is to name the charity and one or more individuals as co-beneficiaries. (Note: There are fees and expenses associated with the creation of trusts.)

The legal and tax issues discussed here can be complex. Be sure to consult an estate planning attorney for further guidance.

¹ If you make deductible contributions to an IRA for the year you reach age 70½ or beyond, this could reduce the allowable amount of your QCD.

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View of Huntress Bridge looking upstream along the Ossipee River from the Blue Heron Trail at GMCG as the first maples turned red in early September.



Yellow Swallowtail or also called an Eastern Tiger Swallowtail seen alive in the High Watch trail on Green Mountain on November 5.

Cook Library and GMCG host online radon awareness program

How much radon is safe for your family to breathe? Did you know that radon, a colorless and odorless radioactive gas, could be lurking in your home? On Wednesday, January 8, 2025 Cook Memorial Library and GMCG will host a Radon Awareness program on Zoom with the founder of RadonLibrary.com, Tom Jarvela.

The only way to ensure your home's air quality is safe is to test for radon. Join us for an informative Zoom session where we will discuss radon, its risks, how you can take action to protect your family and test your home for FREE.

Since 2023, GMCG has collaborated with eight local libraries, The Tamworth Foundation and a generous donor to bring free radon testing kits to libraries so patrons to test their homes for radon. To learn more and find a participating library near you, visit radonlibrary.com. To register for this program, visit: bit.ly/cml-radon.



The AirThings radon detector (pictured) can be borrowed from a local library to test your home for radon at no expense. For participating libraries visit RadonLibrary.com

Conservation purchase settles Loon Island dock controversy



Loon Island in Leavitt Bay of Ossipee Lake. (Photo courtesy of John Rowe)

by **Matt Howe**
GMCG Executive Director

George Eisner of Swampscott, MA passed away in November 2019 at the age of 93. The retired General Electric executive and building developer cherished summers at his lakefront cottage on Long Sands in Ossipee, so much so that he left in his will a \$2 million bequest to the Town of Ossipee Conservation Commission for the specific purpose of purchasing conservation land.

Five years later the town of Ossipee has used funds granted by the George Eisner Trust - \$250,000 to purchase Loon Island on Leavitt Bay. The purchase brings a close to a contentious year in which environmental organizations including GMCG were joined by hundreds of local residents and property owners in opposition to NH DES approval of a five-pier, 9-slip dock on the tiny undeveloped 0.9 acre island, well known and documented as a loon nesting area.

The saga culminated at a lively August 9th public hearing at Ossipee Town Hall convened and moderated by Executive Councilor Joe Kenney. Well over 100 people heard the property owner's attorney defend their right to pursue their plans, and Deputy DES Commissioner Adam Crepeau explain the process that resulted in the permit approval. The vast majority of attendees were unsatisfied with what they heard, and several times Councilor Kenney had to call for order.

Following the hearing, private discussions commenced on the potential for a conservation outcome for the island. On Monday, October 28, Ossipee Town Selectmen Chair Jonathan Smith announced that the Town had closed on the property on October 23rd.

Questions remain about the future management plan (and enforcement of it) for this fragile island on a busy lake, but for now we give praise to the vision and generosity of Mr. George Eisner.

Conservation conversations

Editor's Note: *Conservation Conversations* is intended to provide a forum for the seven towns of the Ossipee Watershed to share news of their conservation and planning activities and an opportunity to find creative solutions to challenges.

Eaton Conservation Commission:

Paul Nuccio has replaced Marnie Cobbs as the new Chair of the Eaton Conservation Commission. Paul has also been volunteering as a water quality monitor for University of New Hampshire this past summer. Mark Carbone has been monitoring Crystal Lake for years with good results. This summer the ECC enlisted Cliff Cabral to dive and inspect Crystal lake for invasive species. Thankfully, nothing concerning was found. The two ponds Paul monitors are Thurston Pond and Long Pond along State Route 153. The ECC will compare the data from this year to past years. Hopefully there has not been much change. The ECC also posted many new signs along the ponds regarding good practices when launching water craft for all boat launch sites.

Effingham Conservation Commission:

ECC members cleaned up debris in the Larry Leavitt Preserve and the Pine River Cherubini Preserve over the summer. The trail system in the Pine River Cherubini Preserve is nearly complete. Only the Highland Trail is somewhat obscure in places where the forest is fairly open and the footway is indistinct. That trail was laid out and flagged, but further activity stopped during the pandemic and with resources diverted to establishing the final trail to the left of the parking area, exploring the wetland. A work crew from ECC freshened up the markings on the Highland Trail in September, but it can still be hard to follow from the first junction off of the River Walk Trail up to the top of the esker. You would have to work at it to get seriously lost. Hopefully, no one feels up to that challenge.

The Tiny Creatures Encounter held in conjunction with the EPS Street Fair on Saturday, August 10 drew an audience of 35, adults and children. According to witnesses, Colby, the presenter, gave an entertaining and educational program. The animals included a tarantula, a macaw, a small alligator, an African bullfrog, a Belgian hare, and a snake.



GMCG in action



AmeriCorps members take a survey for spiny water flea using a plankton net on Squam Lake.



A baby snapping turtle was transported to the Ossipee river by a gentle hand after a mass hatching occurred at GMCG's Blue Heron House shortly after Labor Day.



AmeriCorps members celebrate their final lake water quality monitoring of the 2024 season on White Pond in Ossipee.



In June, the Friends of the Danforth Ponds (FDOP), a local group of private shoreline homeowners, teamed up with GMCG staff and AmeriCorps to install best management practices (BMPs) such as water bars, infiltration trenches and native blueberry bush plantings to help manage the affects of storm water runoff on the water quality of the Danforth Ponds. The BMPs installed on Middle Danforth Pond are a collaboration including the FDOP, private homeowners and volunteers, GMCG. This project is facilitated with funding provided in part by the U.S. Environmental Protection Agency (EPA) under Section 319 of the Clean Water Act. The funding is administered by the New Hampshire Department of Environmental Services in partnership with the EPA.



AmeriCorps member Ellie Hatt stops to give an unusually large Pitch Pine a hug while on a conservation easement monitoring walk in Madison.

July 30th gathering honors exemplary service to protect the Ossipee Watershed



Ossipee Lake Alliance (OLA) founding Co-Executive Directors David Smith and Susan Marks were presented with the 2024 High Watch Award by GMCG Executive Director Matt Howe.

On Tuesday evening July 30, well over 100 GMCG friends gathered at The Preserve in Chocorua for our 27th Anniversary Watershed Celebration. The festive occasion featured music by Taylor Whiteside, wine from Whippetree of Tamworth, beer from Tuckerman Brewing and an array of scrumptious appetizers and desserts donated by local businesses and attendees.

As always, the evening's program honored the scores of volunteers who make our water quality monitoring, community education programs, and land conservation projects possible, along with our indispensable team of AmeriCorps members and the dedicated professionals who comprise our staff.

Also each year, through the High Watch Award, GMCG pays special tribute to one or more community volunteers for outstanding service and effort on behalf of the Ossipee Watershed. This year we recognized Ossipee Lake Alliance (OLA) founding Co-Executive Directors Susan Marks and David Smith for their 21 years of volunteer leadership. Presenting the award, GMCG Executive Director Matt Howe cited the abundant ways in which Susan and David have made OLA a leadership organization and essential resource for the protection of the Ossipee Lake System and the Ossipee Aquifer. From the founding of the first lake host program at Pine River boat launch, to advocacy on behalf of the Ossipee Lake Natural Area, to their recent defense of Effingham's Groundwater Protection Ordinance, this devoted duo has left a lasting legacy, and they are not done yet!

GMCG in action



GMCG Outreach Coordinator Moselle Spiller, assisted by Board Member Bob Pustell and his pick-up truck, hammers in the first ever "Entering the Ossipee Watershed" road sign along Rt.25 in Sandwich. Special thanks to Board Member Nancy Walser for allowing the sign placement at her property.



Mushroom enthusiast and identification expert Stephanie Doyle led GMCG's annual mushroom walk event in October.

Green Mountain Conservation Group

The Watershed News is a quarterly publication of Green Mountain Conservation Group, a nonprofit, 501 (c)(3) charitable organization established in 1997. The mission of GMCG is to protect the lakes, rivers and groundwater of the greater Ossipee Watershed, its aquifer, land, and associated natural resources to ensure prosperous communities and a healthy ecosystem for all.

The towns of Eaton, Effingham, Freedom, Madison, Ossipee, Sandwich, and Tamworth comprise the Ossipee Watershed. This watershed includes one of the largest and deepest stratified drift aquifers in New Hampshire. GMCG also serves the towns of Maine's Sacopee Valley.



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Conservation Assistant



AmeriCorps is a voluntary civil society program supported by the U.S. federal government, foundations, corporations, and other donors engaging adults in public service work with a goal of "helping others and meeting critical needs in the community." Members commit to full-time or part-time positions offered by a network of nonprofit community organizations and public agencies, to fulfill assignments in the fields of education, public safety, health care, and environmental protection. AmeriCorps is an initiative of the Corporation for National and Community Service (CNCS). It was created under President Bill Clinton by the National and Community Service Trust Act of 1993.

Your support makes all the difference!

Please make checks payable to Green Mountain Conservation Group
PO Box 95, Effingham, NH 03882

You may also donate online where monthly pledging is available.

Visit gmcg.org/give or scan the QR code to sign-up.



Scan the QR code with your smart phone camera.

My/our gift of \$ _____ is enclosed.

NAME _____

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GMCG is a nonprofit 501(c)(3) tax-exempt organization. GMCG's Federal Tax Identification Number is: 02-0498020

Thank you!

Save the date! 2024/2025 fall and winter calendar

Thursday, December 19: Less Plastic Day Every year since December 19, 2016 GMCG has celebrated Less Plastic Day. On this day we make a special effort to advocate and share information about reducing our plastic waste and it's negative impact on planet Earth. Visit <https://gmcg.org/less-plastic-day-december-19> for links to videos and activities to inspire the use of less plastic .

Wednesday, January 8: Radon Awareness Program on Zoom from 6:30-7:30 p.m. How much radon is safe for your family to breathe? Did you know that radon, a colorless and odorless radioactive gas, could be lurking in your home? On Wednesday, January 8, 2025 at 6:30pm Cook Memorial Library and GMCG will host a Radon Awareness program on Zoom with the founder of RadonLibrary.com, Tom Jarvela. Join us for an informative session where we will discuss radon, its risks, how you can take action to protect your family and test your home for FREE. To register for this program, visit: bit.ly/cml-radon.

January 27-31: Winter Salt Awareness Week 2025 Wisconsin Salt Wise has created a website specifically for the week at <https://wintersaltweek.org>. GMCG also provides educational resources on winter salt reduction at www.saltresponsibly.com

Friday, February 7: Mary's Mountain Guided Snowshoe from 10 a.m. to 12:30 p.m. GMCG and Wendy Scribner will lead a group snowshoe trek up Mary's Mountain in Freedom. Participants will enjoy a moderate, 1.5-mile round trip for beautiful winter views from open ledges overlooking Green Mountain, Ossipee Lake and Danforth Bay. Mary's Mountain is a 944-foot peak located in the 2,661-acre Freedom Town Forest. The forest was established in 2005 as the result of a successful grassroots effort to permanently conserve the property by The Friends of Trout Pond, GMCG, and the Trust for Public Land. Participants should be physically prepared to climb a moderately steep incline in winter conditions. Dress appropriately for the weather and with proper footwear. Hiking poles with snow baskets are recommended. Meet just below the kiosk/trailhead off of Ossipee Lake Road in Freedom, located on Shawtown Road past the Danforth Bay Camping Resort. The snow date for this event is February 14. This event is open to the public and registration is required at gmcg.org. A limited number of snowshoes are available to rent for \$10/pair. Donations graciously accepted.

Wednesday, February 5: GET WET Info. Session on Zoom from 5:30-6:30 p.m.: GMCG hosts the Groundwater Education through Well Water Evaluation and Testing (GETWET!) information session for volunteers and teachers at the GMCG Blue Heron House located at 236 Huntress Bridge Rd, Effingham, NH. GET WET! is based out of the University of Maine and is designed to engage local students and the community in learning about and protecting drinking water. The mission of GETWET! is to bring collaborative environmental research into the community through the classroom in order to understand local environmental changes and promote public health through safe drinking water. Students collect water from their home following sampling protocols and test for seven different parameters, including chloride, nitrate, pH, hardness, iron, conductivity and microplastics. GMCG has been leading this program in local schools for seventeen years. This program is suitable for students in grades 6-12, and any teachers wishing to bring the program to their school should contact Tara Schroeder at education@gmcg.org. Please register in advance for this program at gmcg.org.

March: Stay tuned for the 2025 Salamander Brigade Training date TBA in March along with opportunities to volunteer at Nig Night events in the Ossipee Watershed.

Friday, April 4: Save the date! GMCG Annual Polar Plunge for Watershed Protection. Details to be announced.

Tuesday, July 29: Save the date! GMCG Annual Watershed Celebration at the Preserve at Chocorua. GMCG is delighted to be returning to The Preserve at Chocorua on July 29th for our Annual Watershed Celebration in honor of the volunteers, donors, local organizations, and businesses who make up our watershed community. The celebration marks GMCG's 28th year of work to protect natural resources in the Ossipee Watershed. Whether you have been involved since 1997 or are new to the organization and would like to meet the people of GMCG and learn more, you are welcome to the celebration. Thank you to [The Preserve at Chocorua](#) for generously hosting this event. More details to be announced.



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Effingham, NH 03882
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www.gmcg.org

THE WATERSHED NEWS

A Quarterly Publication for the Ossipee Watershed

Save the date!

Friday, April 4th

**GMCG Annual
Polar Plunge for
Watershed Protection**

As we go to press....

As we prepare to send this edition of the *Watershed News* to print, New Hampshire and the nation are waking up to a new future. In his first term, the 45th President, who then and now refers to climate change as a hoax, withdrew the U.S. from the Paris Climate Agreement. As 47th President, he is likely to do it again. We also can assume he will resume his evisceration of the country's environmental regulatory structure. Compounding this threat is the possibility of majorities in the U.S. Senate and Congress supportive of his agenda. A particular matter that concerns us deeply here at GMCG is that a movement already afoot in Congress to abolish AmeriCorps could now prevail.

Over the coming months and years, the work we do on the ground level is going to be more important than ever. In addition to losing national leadership on environmental protection, we could lose the funding that has made possible so much good work over the last 27 years. Since 2016 GMCG has received three NH DES "Watershed Assistance" grants totaling \$200,000 for watershed planning and the promotion of best management practices across the Ossipee Lake System. Though administered by the State, the funds come from the newly imperiled U.S. EPA.

As I step aside and GMCG welcomes a new Executive Director, I want to thank you in advance for doing all that you can to invest in a GMCG that can weather the storms ahead and build a bulwark at the local level that uplifts and expands our capacity to pursue science, advocate best management practices, sustain environmental education and protect the land above our precious aquifer.

Onward, with gratitude, Matt



Comet Tsuchinshan photographed at night on October 14, 2024 from Madison looking North West to the Sandwich Mountain Range.