



New Horizons Club News

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May-June 2009 • cbirchmo@nationalbankmiddlebury.com • www.nationalbankmiddlebury.com

We need 30 participants to make this trip 'go'!

Washington, D.C. and the Terra Cotta Warriors

Sometimes I build a trip around a destination and sometimes around an event. In this case, it's about an event. The National Geographic Society Museum is featuring the "Terra Cotta Warriors—Guardians of China's First Emperor" from November 2009–March 2010. I believe this is one of the most extraordinary man-made wonders you'll ever see. The army of more than 8,000 life-size terra cotta figures of soldiers and horses was discovered in 1974 in Xi'an, China, after they were buried underground for more than 2200 years. The terra cotta army is regarded as the "Eighth Wonder of the World." We'll see extraordinary examples of these warriors and learn how and why they were created. Washington, D.C. is the last stop of a two-year, four-city tour. In addition to this museum visit, we'll tour at the Smithsonian, visit our wonderful national monuments and Mount Vernon, enjoy a Potomac River dinner cruise, and enjoy unannounced surprises! We'll be staying at the centrally located, 3.5 star, Liason Hotel which is 1/2 mile from Union Station or Capitol Hill.

When: Friday, March 12–Monday, March 16, 2010

Where: Washington, DC and surrounding areas

Time: 6:30 a.m.

Includes: Roundtrip motorcoach transportation, 4 breakfasts, 4 dinners (including a dinner cruise), 1 lunch, sightseeing and admissions as described in brochure, tour director, 4 nights accommodations at Liason Hotel (or similar), hotel and meal taxes, baggage handling, gratuities for driver and guide.

Cost: \$1997 per person sharing a room; singles \$2403, triples \$1973, quad \$1929



Boston Adventure

We're offering a three-day adventure in Boston that you're sure to love. It combines a little theater, museum browsing, a little shopping, and some great eating! We'll start our tour with a visit to the Museum of Fine Arts, one of the largest museums in the United States with over 450,000 works of art. Later, we'll enjoy a great meal at "Cheers" restaurant followed by a performance of "Sheer Madness" at the Charles Playhouse. On Day Two, we'll follow the ride of Paul Revere through Lexington and Concord. This tour will include the Freedom Trail, the USS Constitution and Bunker Hill. The next day, before returning home, we'll visit Quincy Market and Faneuil Hall for browsing, eating and shopping.

When: Sunday, October 11–Tuesday, October 13

Where: Boston, Mass.

Time: TBA

Includes: Round trip motorcoach transportation, driver and guide tips, snacks, 2 breakfasts, 2 dinners, theater ticket, museum admission, 2 nights quality lodging in downtown hotel, travel and trip interruption insurance

Cost: \$587

Walkability: or (Boston is a 'walking' town)

Preview Evening

Learn all about our Washington, DC trip and the Terra Cotta Warriors at this Preview Evening!

When: Thursday, June 18

Time: 7:00–8:00 p.m.

Where: Community Room, National Bank of Middlebury's Main Street Office, Middlebury. Use back entrance, please.

Includes: Light refreshments and lots of info!

Cost: FREE, but call to register!

Boston Adventure Preview

Learn all about our Boston Adventure—

When: Thursday, June 18

Time: 6:00–7:00 p.m.

Where: Community Room, National Bank of Middlebury's Main Street Office, Middlebury. Use back entrance, please.

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ON THE HORIZON



What can I tell you about our trip to Kenya? I think if you speak to any of the folks who went, they will immediately regale you with the many wonderful things we did and saw. There's something about Kenya that gets under your skin in a most unexpected and unexplainable way. We came away with our photos and memories, but also with names and email addresses, hoping to keep in

contact with newly-made friends and in some cases, maybe lend a helping hand. I think that those of us who had the good fortune to go, even now, find ourselves daydreaming about our time there—the smells, the land, the animals and the people. What an impact it's had on my life, for sure. Oh, did I tell you about the monkeys in my room? Ask me about that one!

I've postponed our trip on the Danube River at least until springtime 2010, due to the fact that the cruise company cancelled the cruise that I had chosen. I think we ended up with a less than desirable itinerary and it was pushed a little later into the 'season'. So, watch for a new proposal! You're going to love it, I promise!

New rules governing border crossings go into effect on June 1. Citizens over the age of 15 who enter the U.S. at land and sea ports-of-entry will need to present a passport or other documents such as a passport card, NEXUS or SENTRI card or an ENHANCED driver's license that meet certain security requirements. Remember that a passport and a passport card are valid for 10 years for adults, but a passport card is valid only at land border crossings or seaport-of-entry and, therefore, are not valid for international travel by air. My advice: Get a passport! It's easier.

I went to Louisiana to an annual conference of Heritage Clubs International (HCI), to which I belong. Meeting with my club 'buds' is definitely a rewarding experience for me. Not only did it provide a chance to meet with other bank club directors across the country, I saw a bit of the Lafayette, Baton Rouge and New Orleans area. We visited plantation homes, Mardi Gras World (they build the parade floats there), the New Orleans School of Cooking, the famous Tabasco factory, and I even volunteered at an elementary school to read to first grade students, to name just a few of our activities. Evidence of New Orleans' destruction is still visible and only one-third of the population has returned, but the citizens are making a valiant effort to rebuild their city.

I'm continuing to offer the Oceania Panama Canal Cruise although it makes stops in Mexico. I feel confident the flu scare will either be over or the ports of call would be changed. Have no fear; the cruise line will not take us into a dangerous situation.

Don't forget to check out the great activities and trips we're offering. Ever wanted to visit China to see the Terra Cotta Warriors? I'm not offering China, but I am offering the Warriors! A new trip to Washington, D.C. will feature these amazing works of art. I have been to China and this was one of the highlights for me and I want you to see them, too. The China site in Ti'an is often referred to as the "Eighth Wonder of the World." Over 8000 life-sized terra cotta warriors protected the tomb of the first emperor of China. Washington is the last stop in the U.S. for this exhibit. Wouldn't you hate to miss it? These challenging times makes it even more imperative to enjoy ourselves when and where we can!

Spring is on its way—can summer be far behind?

Oregon Trails

Our national trip this year will find us exploring the Oregon area. We'll fly into Portland, Oregon, and that will be our 'home base' for the next five nights. Unpack once and that's it. Some of the many places we'll visit include Astoria, Fort Clatsop National Memorial, Mount St. Helens National Monument, World Forestry Center, and Multnomah Falls. You'll enjoy a ride aboard the Columbia Gorge Sternwheeler, a winery visit and tasting, a visit to the International Rose Test Garden, and a visit to the Tillamook Cheese Factory. Brochures are available. Call to reserve space.

When: Sunday, Sept. 20–Friday, Sept. 25, 2009

Where: Portland, Oregon

Time: TBA

Includes: Round trip transfer, round trip airfare, 5-night hotel stay, 5 breakfasts, 3 dinners, admissions as per brochure, cancellation waiver insurance, tips for guide and drivers

Cost: \$1,999 dbl. occupancy; add \$450 for single. Deposit of \$440 is due with reservation. Final payment due July 7.

Walkability:

Let's Paint Some More!

Our two painting classes held in early April were very successful (see the photos in this issue), with interest in doing another, so I've scheduled one for December. Stacey Wilson, certified Bob Ross instructor, will lead you through the steps to create a lovely winter-themed painting of two chickadees in a basket of holly. You can see the painting by going to our website. A sandwich lunch is included. I recommend signing up early!

When: Tuesday, December 1

Where: Community Room, National Bank of Middlebury's Main Street Office.

Time: 10:00 a.m.–2:30 p.m.

Includes: All painting supplies, a completed painting, lunch

Cost: \$70

Maine Lobstah' Tour!

Why not join us for a 2-night, 3-day trip to the Ogunquit, Maine, area? Everyone loves coastal Maine! You'll have the opportunity to enjoy two lobster dinners at two different well-known lobster restaurants as well as a lobster luncheon.



On our way, we'll stop in Kittery for a little shopping and lunch on your own at the Windjammer Restaurant. Then it's off to beautiful Ogunquit and the Meadowmere Resort with a wine and cheese reception, and our home for two nights. Meadowmere features both indoor and outdoor pools and a huge hot tub. Enjoy dinner this evening at the famous Bill Foster's Lobster Bake. On day two, we'll be traveling into Portland for a city tour including the Portland Head Light and a coastal sightseeing boat ride. Tonight's dinner is at Bull and Claw Restaurant.

Before we start home on day three, you'll have time to explore the Marginal Way, delightful Perkins Cove and do a little shopping if you choose. We'll enjoy lunch at Warren's Lobster House before we begin our homeward bound trip.

When: Tuesday, September 29–Thursday, October 1

Where: Ogunquit, Maine

Time: 7:00 a.m. pick up at Route 7 South location

Return: Approximately 8 p.m.

Includes: Motorcoach, driver's tip, 2 breakfasts, 2 dinners, 1 lunch. (Not included: a fast food stop on the way home and lunch on the first day.)

Cost: \$471 double occupancy; \$592 single; \$451 triple. Payment is due 5 business days after making your reservation.

Walkability:  or , depending upon your desire to do more

Here we come!

Panama Canal

This very special 18-day Panama Canal cruise offers a chance to fully relax and enjoy the sights and sounds of another part of the world. Oceania Cruises' Regatta accommodates only 684 passengers, providing small ship friendliness with large-ship conveniences. We'll begin our quest by flying to Los Angeles for an overnight stay. We board the Regatta the next day and sail away into the sunset, with our first landfall being Cabo San Lucas, Mexico! Other ports of call include, Acapulco, Huatulco, Puerto Chiapas (all in Mexico), Puntarenas, Costa Rica, through the canal, Cartagena, Colombia, ending up in Miami, Florida. What an experience!

We're offering this special adventure so early because "Oceania Cruises" is offering free airfare and \$500 per cabin onboard credit and—get this—prepaid onboard gratuities! Offers are subject to change, perhaps more added or subtracted, so be sure to check the latest offers.

When: Monday, February 8–Thursday, February 25, 2010

Where: Los Angeles, CA–Miami, Florida

Time: TBA

Deposit: \$750 per person. Deposit is due 5 business days after making your reservation.

Cost: Category G, inside stateroom, decks 7 & 8—\$4,149

Category C2, deluxe ocean view, deck 4—\$5,259

Category B2, verandah, stateroom deck 6—\$6,049

Category A3, verandah, stateroom, deck 7—\$6,579

Call for other categories. Brochures are available and pricing fluctuates due to expiring offers from Oceania Cruises.

Includes: Transportation to and from airports, drivers tips, trip cancellation /medical insurance, overnight in LA, breakfast, complete cruise including onboard meals, 24-hour room service, onboard entertainment and more

Requirements: Valid Passport

Walkability:  or  depending on optional purchased tours 



Here are the results of one of the two paint classes we held in April. Pretty impressive, I'd say!



Here are some of our memories from fantastic Kenya! Above is our group photo with our driver/guides. We were being treated to a cocktail party on the veldt, while watching the sun set. Does it get any better than that?





A baby elephant enjoys a snack!

Queen Mary 2

Sail out of New York City aboard the fabulous Queen Mary 2 bound for New Brunswick, Canada. This is a Labor Day (Sept. 4-8) trip that offers the luxury of a 'top of the line' experience at a very reasonable price. You'll enjoy five days, four nights aboard this sophisticated lady relaxing, sampling fine cuisine and taking in great entertainment. This is a 'quality' trip at a great value price.

If you've ever wanted to experience the Golden Age of Ocean Travel this is your opportunity! From its White Star Service to its planetarium, its Grand Lobby, and Cultural Enrichment Programme, you'll be pampered and 'wowed' by all this cruise offers. It's all about the ship!

The schedule includes two days at sea, one day in St. Johns, New Brunswick, and two days at sea.

When: Friday, Sept. 4–Tuesday, Sept. 8

Where: NYC– New Brunswick, Canada

Time: TBA

Deposit: \$350 per person. Deposit is due 5 business days after making your reservation.

Cost: Ocean View, Premium Balcony (Category 3B), Decks 4 & 5, \$1831. Call for other accommodations.

Includes: Transportation to and from NYC, bus drivers tips, cruise, cancellation insurance, onboard meals, 24-hour room service, onboard entertainment and more. Does not include onboard tipping.

Requirements: Valid Passport

Walkability:  or   depending on purchased tours



A sleepy-eyed leopard.

Daniel O'Donnell Concert

I know that Daniel O'Donnell is near and dear to many of you and I'm sure you'll want to join us for an August visit to the Times Union Center (formerly Pepsi Arena) in Albany on August 10. He always puts on an enjoyable and high quality performance. Mary Duff will be joining him on stage. We have Platinum reserved seating so you won't miss a blink of his eye! We'll also enjoy a complete dinner after the show. A few seats remain!

When: Monday, August 10

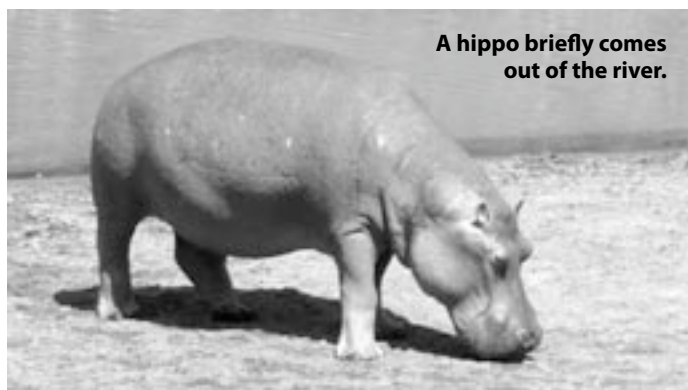
Where: Albany, New York

Time: 10:00 a.m.–approx. 10:30 p.m.

Includes: Round trip motorcoach transportation, driver's tips, snacks, Platinum show ticket, complete dinner after the show

Cost: \$149

Walkability: 



A hippo briefly comes out of the river.

A Raisin in the Sun

Our annual pilgrimage to Weston will find us enjoying "A Raisin in the Sun"! I think you'll enjoy this play about a young man struggling with his station in life. Sharing a tiny apartment with his wife, son, sister and mother, he seems like an imprisoned man. Until, that is, the family gets an unexpected financial windfall. The cast at the Weston Playhouse is always a crowd pleaser and I'm sure that will prove the case this year.

Enjoy lunch before the play at the Bryant House with your choice of three menu selections that include beverage and dessert. A pre-performance talk takes place at 2:00 with the play at 3:00. You'll have time to enjoy Weston village, and of course, the Weston Country Store.

When: Saturday, August 29

Where: Weston

Time: 9:30 a.m.–approx. 7:30 p.m.

Includes: Round trip motorcoach transportation, driver's tips, snacks, theatre ticket, complete lunch at Bryant House

Cost: \$97

Walkability: 



Here, a Kenyan rode a bicycle to our balloon ride landing site. The bright red clothing worn by them was visible for miles!

Club Bucks Make Great Gifts!

Need a Great Gift?

Give your New Horizons Club friends the perfect gift—their own Club Bucks to spend with us! Club Bucks are available in any denomination. It's time to think about a gift for that special person in your life. Club Bucks are available at the New Horizons Club office at the downtown Middlebury office and can be customized and personalized for any occasion.

Club Bucks Order Form

Amount _____

Occasion _____

Recipient _____

Purchased by _____

Your Telephone Number _____

Special Message _____

Make checks payable to New Horizons Club. Send to New Horizons Club, National Bank of Middlebury, PO Box 189, Middlebury, VT 05753

Community Financial Services Group, LLC

Introducing CFSG's New President

Mark T. Frederick was recently promoted to President and Chief Executive Officer of Community Financial Services Group (CFSG), LLC, replacing William Heaslip. Heaslip retired in December, 2008.



Mark T. Frederick

Mark has 26 years experience in the trust and investment business, most recently as Executive Vice President and Senior Trust Officer with CFSG. Prior to joining CFSG, Mark headed a \$2 billion trust department in Vermont for many years as senior vice president.

Mark is a University of Wisconsin alum where he concentrated his studies in economics. In addition, he has Certified Trust & Financial Advisor and CFSC designations and previously held series 7, series 63, NYSE, AMEX, OTC, SCOE, commodities and life insurance licenses.

Community Financial Services Group, LLC manages over \$200 million in assets providing trust, investment and brokerage services through out Vermont and Northern New Hampshire, with offices located in Newport, Barre, Vergennes, Middlebury, Lyndonville and Littleton. CFSG is owned by Community National Bank, Woodville Guaranty Savings Bank and National Bank of Middlebury.

Community Financial Services Group—CFSG: The Trust and Investment Management Affiliate of National Bank of Middlebury. Investment Advisor Representative of and securities offered through Tower Square Securities, member FINRA/SIPC. All securities offered through Tower Square Securities, Inc. branch office at 30 Main Street, Middlebury, Vermont 05753, (802) 388-6948. Member FINRA/SIPC, an independent broker-dealer not affiliated with National Bank of Middlebury. Securities offered through Tower Square Securities, Inc. are not obligations of, guaranteed or insured by National Bank of Middlebury or any depository institution, the FDIC, or any other government agency. Investments are subject to risk, including the possible loss of principal.

New Horizons Club Refund Policy

Each trip requires a commitment for a bus, tickets or meals. If we have a waiting list for the trip, cancellations can result in refunds to you. If there is not a waiting list for a trip, cancellations made after final counts have been communicated, will require payment in full with possibly, no refund. Extended trips have specific refund policies, which are stated in the brochures outlining the events.

We have an available cabin! Don't hesitate!

Discover Montreal Cruise

Be a part of Lake Champlain's Quadricentennial Event!

Lake Champlain celebrates its 400th birthday and you know you want to be a part of the celebration. A new ship has arrived on the Lake Champlain scene, the *Moonlight Lady*. She replicates a 1920's era plum stem inland waterways yacht.

Accommodations consist of six cabins (twelve people), with two twin beds in each cabin, complete with its own miniature bathroom/shower. It has been completely renovated and enclosed, featuring heat/air conditioning, a culinary dining "theater," a library/lounge/movie room and a top deck beverage bar. The ship's executive chef promises a true culinary experience. I fell in love with it on my first visit! The quarters are cozy, but just imagine a leisurely cruise to Montreal on what feels like your own private yacht, complete with a chance to make new friends in an intimate setting. The open dining area encourages your participation in meal preparation, or you may sit back with a glass of wine and good conversation! (Alcohol is not included.) This could be your perfect summer vacation—so near, but yet so far away!

When: Wednesday, June 24–Tuesday, June 30, 2009



Time: TBA

Where: Burlington, Vermont–Montreal, Quebec

Cost: \$ 2156 per person based on double occupancy; no singles

Includes: Transportation to and from Burlington, 6 nights aboard ship, 6 breakfasts, 5 lunches, 6 dinners, welcome reception, gratuities, and cancellation insurance

Requirements: Valid Passport or U.S. Passport Card

Walkability:   Must be able to manage stairs onboard. Not handicapped accessible.

Great Bristol Picnic

This is an oldie, but goodie! What would summer be like without our annual picnic bash in Bristol? It wouldn't be summer, would it? You know the drill - a great summer chicken barbeque with all the fixin's and you get to enjoy the Bristol Band after your meal! Bring your chair for the band concert. Governor Douglas usually joins us, but I can't promise that yet!

When: Wednesday, July 8

Where: Bristol Town Green

Time: 5:00–7:30 p.m.

Includes: Chicken barbeque, salads, beverage, dessert and free band concert

Cost: \$14



NHC Policies

Reservation Policy

A Tour Agreement must be filled out for longer trips.

Completed registration forms along with deposits are required on trips longer than one day to ensure your place on New Horizons Club (NHC) trips. Individual trip listings state that deposits are due within 5 business days of reservation. We are unable to hold a place without necessary deposits. Make your reservation early to avoid disappointment.

Cancellation Policy

If you need to cancel your reservation, every effort will be made to provide you with either a partial or full refund. Since we must work within the cancellations policies of other companies, we are unable to guarantee a full refund.

Please make us aware as soon as a cancellation is necessary and we'll immediately start working on recovering your deposit. A waiting list of travelers will be maintained for every trip where the interest exceeds availability. Being able to fill a cancellation from the waiting list is the best way to receive a refund.

Health Policy


On NHC trips, it is required that persons requiring assistance be accompanied by a companion who is capable of, and totally responsible for providing that assistance.



Neither NHC nor its suppliers may assist with medications or physically lift persons onto transportation vehicles.




Travelers needing special assistance for other than personal needs must notify NHC when the reservation is made to determine what assistance may reasonably be made available.





Walkability

Trips are rated by their "walkability", meaning how active a trip is, in order to judge your ability to keep up with the group. A sneaker appears in the trip description.

 Indicates very easy, with little incline

  Indicates moderate, ability to walk at a moderate pace

   Indicates slightly strenuous, ability to walk quickly for up to 30 minutes

    Indicates strenuous activity, ability to move quickly over uneven terrain for longer periods of time



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Fraud Seminar: Swindles, Rackets and Hoaxes!

We hear constantly about the need to protect ourselves from various forms of fraud. Scams abound. What can you do to protect yourself? The first step is to arm yourself with information. This could save you from “being taken to the cleaners.” When I looked up the word “fraud”, I found these words: deception, scam, con, scheme, swindle, racket, hoax, deceit, snake oil, smoke and mirrors, fake, false, counterfeit, imitation, sham, wooden nickel, imposter, charlatan, cheat, phony. Not pretty, is it? Although we like to think we’d be wise enough not to fall for a scam, few of us spot them. It’s not because we’re stupid; we’re just too trusting. And, that’s what criminal minds count on. Our generation grew up during a time when everyone was trusted.

NHC is putting together a panel to help us learn some of the many faces of fraud. Panel members are John Quinn, Addison County State’s Attorney; Mark Civic, U.S. Postal Inspector; and May Chow, Special Agent with the U.S. Secret Service. Each will offer expertise in the areas of mail fraud, counterfeit money, internet and telephone scams, and more. Grover Usilton, National Bank of Middlebury vice president of Business Development, will facilitate. Please join us for this important message. Sign up early—limited seating.

When: Thursday, June 4

Where: National Bank of Middlebury’s Main Street, Middlebury location in the Community Room. Use back entrance.

Time: 6:00 p.m.–8:30 p.m.

Includes: Light refreshments

Cost: FREE. Please call 388-1632 to register.

2009-2010 Planner

- May 25Memorial Day—Bank Closed
 - June 4Fraud Seminar—Swindles, Rackets and Hoaxes!
 - Jun 18Preview Evening for Boston & Washington, DC
 - Jun 24-30Discover Montreal Cruise ■
 - July 4Independence Day—Bank Closed
 - July 8Great Bristol Picnic
 - July 10Tall Ships of Boston
 - Aug 10Daniel O’Donnell Concert
 - Aug 29A Raisin in the Sun, Weston Playhouse
 - Sept 7Labor Day—Bank Closed
 - Sept 4-8Queen Mary 2 Cruise ■
 - Sept 20-25Oregon Trails
 - Sept 29-Oct 1 ...Ogunquit, Maine Lobster Tour
 - Oct 11-13Boston Adventure
 - Nov 11Veteran’s Day—Bank Closed
 - Nov 26Thanksgiving Day—Bank Closed
 - Dec 1Let’s Paint Some More!
 - Dec 25Christmas—Bank Closed
-
- 2010
 - Feb 8-24Panama Canal Cruise ■
 - Mar 12-16Washington DC and the Terra Cotta Warriors
 - TBADanube River Cruise ■

All motorcoach trips depart from Route 7 South Branch (National Bank of Middlebury/MacDonald’s/Hannaford’s) unless otherwise stated. All seminars take place at NBM’s Main Street, Middlebury location, unless otherwise stated.

■ Valid Passport Required, * US Passport Card
 TBA—To Be Announced