



New Horizons Club News

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August-September 2009 • cbirchmo@nationalbankmiddlebury.com • www.nationalbankmiddlebury.com



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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 to Cartagena, Colombia, and ending up in Miami, Florida. What an experience!

We're offering this special adventure early as Oceania Cruises is offering us 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 with me for the latest offers.

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

Where: Los Angeles, California–Miami, Florida

Time: TBA

Deposit: \$750 per person.

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, overnight in L.A., breakfast, complete cruise including onboard meals, 24-hour room service, onboard entertainment and more

Requirements: Valid Passport

Walkability: 🐾 or 🐾🐾 depending on optional purchased tours



*Mystery Trip!

You've been anxiously awaiting the announcement of our fabulous Mystery Trip and (drum roll, please) here it is! To give everyone an equal chance of being included, this is the deal: You may call, email or stop into one of the branches to register on Tuesday, August 25, beginning at 8 a.m. Sign up is on a first-come, first-served basis. Do not leave messages the night before. Please make it fair for all and abide by the rules! **When:** Thursday, September 17 **Where:** Don't you wish you knew? **Time:** 8:00 a.m.–8:30 p.m. **Includes:** Roundtrip motorcoach transportation, lunch and dinner, admission to all venues, and an extremely good time! **Cost:** \$130 **Walkability:** 🐾

On The Horizon

Why travel or attend New Horizons Club trips or events? Because we select our destinations with you in mind. I strive for a mix of free or nearly free events, day trips and overnight trips from 2-3 days up to 22 days. Why? Because we ask for your preferences through periodic surveys, one-on-one conversations and group discussions. We include most all expenses that you would encounter, including most meals, tipping and in the case of overnight trips, insurance. Once you are on a NHC trip, our aim is to not nickel and dime you. We deal with well-established, financially sound tour providers that hire great guides so you can enjoy every moment of your trip. Yes, you can plan your own trip. Yes, you have other choices for group travel. But, and this is a big 'but', no matter how much time, energy and planning you do, members and their guests who choose to travel with us enjoy a key element for a world-class adventure: peace of mind—there is a guardian angel looking out for you! When the unexpected happens, we're there to see there's a positive outcome in spite of the circumstances! We make a "good time" a "great time!" If you haven't taken advantage of our offerings, I urge you to do so!

NHC members and friends spent a delightful evening at the Great Bristol Picnic in July. It seemed as though we were going to enjoy more of the blessed rain, but, out came the sun just before serving time! We enjoyed yummy chicken with all the fixings and make-your-own sundaes.

As you'll see from the photos in this issue, the Tall Ships excursion to Boston was wonderful. Our 107 participants enjoyed seeing the ships up close and the meal at the Gloucester House restaurant was delicious.

A new policy has been established regarding the use of Cashier's Checks and money orders for New Horizons Club members. This policy became effective on July 1. The policy reads: New Horizons Club members shall be entitled to two Cashier's Checks or Money Orders per month, per member. This service is a privilege of being a New Horizons Club member. If you have questions about this, please give me a call.

You may notice a small change in our normal format for individual trips. In an effort to not be so repetitive, information that pertains to all trips (unless otherwise stated in the listing) is stated in a separate box. Please see *Where and What* in this issue. In future issues, that information will appear in a similar box. Keep you newsletter handy to refresh your memory about times and other details!

Please note that the time for leaving Middlebury for our Weston bound trip, *Raisin in the Sun* is 9:30 a.m.

This year is the 20th anniversary of the New Horizons Club and we're planning something special for members only. It's a great milestone to celebrate. We want to share with you our thanks for being such loyal and devoted members and customers of National Bank of Middlebury. We're working on the details, but please save the date, Wednesday, October 8 for our celebration. More details to follow. You might check our website for early details as they come available!

Enjoy summer!



Charlotte Dickman



Our Tall Ships group is gathered in the bow of our harbor cruise boat, intent upon the beautiful sailing ships we encountered.

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 a centrally located hotel.

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

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

Where: Washington, D.C. 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 a downtown hotel and baggage handling

Cost: \$1997 double occupancy; singles \$2403, triples \$1973, quad \$1929

Walkability: 🐾🐾



Happy picnic guests pictured here are (l to r) Jean Peck, Margaret Palmer, Oakley Palmer and Walter Peck.



The Great Bristol Picnic was absolutely great! The sun actually came out just before the picnic started. Here Charlotte Birchmore, Club Director, and Christine Lathrop enjoy a moment together.

Daniel O'Donnell Concert

Daniel O'Donnell is near and dear to many and you'll want to join us for an August visit to the Times Union Center (formerly Pepsi Arena) in Albany. 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, Platinum show ticket, complete dinner after the show


Cost: \$149


Walkability: 


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

New Participating Merchants

I'm happy to announce the addition of two new Participating Merchants to our growing list, Classic Stitching in Vergennes and Farmer's Diner in the Marble Works, Middlebury. I hope you'll stop in to see the great merchandise, service and food! Curves of Middlebury has changes in their offering. Check out below:

Classic Stitching

185 Main Street, Vergennes • 877-3659

NHC Benefit: 25% discount up to \$100 sale

Farmer's Diner

Marble Works, Middlebury • 458-0455

NHC Benefit: One free Hush Puppy with purchase of a meal – one order per table

Curves for Women

99 Maple St, Marble Works, Middlebury • 802-382-9100

NHC only: Two month membership \$65; Three month membership \$95. **Special:** \$31 per mo. with automatic payment. Ask for details.

Aug & Sept special for those who have never used

Curves: One week free and 1st mo. only \$30.

Don't forget to present your NHC membership card when asking for a discount before the sale is rung up and check with the clerk to make sure the offer is still valid. Offers do change. You can find an updated list on our website (nationalbankmiddlebury.com; New Horizons; Discounts) or stop in at any office and ask for a copy.

Check for availability!

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 quality trip is offered at a great price.

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.

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

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

Requirements: Valid Passport

Walkability:  or  depending on purchased tours



TALL SHIPS



Hank Baker enjoys ice cream during our visit to Rockport. He was not alone!



Here's a beautiful view of Rockport's harbor. What a spectacular summer day it was!



Here is the largest Tall Ship we saw on our visit to Boston.



A beautiful ship at full sail!

AARP Driving Class Scheduled

Each fall, we offer an AARP driving class to refresh and access older drivers' knowledge and abilities. This fall is no exception. AARP has revamped their program and it is now a one-day class. It's a longer day than before, but should be easier for some to complete the course. Be sure to arrive promptly. The cost has risen slightly. All fees are paid to AARP while NHC provides the space and refreshments free of charge. Class size is limited to 20 participants. No driving or testing takes place. Jim Inglis is the class instructor and, incidentally, a NHC member.

When: Thursday, September 10

Where: Middlebury Office (See Where and What). Please check in with the receptionist at the front desk.

Time: 8:45 a.m.–1:00 p.m.

Includes: Course instruction, course certification, refreshments

Cost: \$12 with AARP card; \$14 for non-members.

Boston Adventure

We're offering a three-day adventure in Boston that you're sure to love. It combines a little theater, a little 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: Roundtrip motorcoach transportation, 2 breakfasts, 2 dinners, theater ticket, museum admission, 2 nights quality lodging in downtown hotel

Cost: \$587

Walkability: 🚶🚶 (Boston is a "walking" town)

Filled, but sign onto the Wait List

Let's Paint Some More!

Two painting classes held in early April were very successful with interest in doing another. 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!

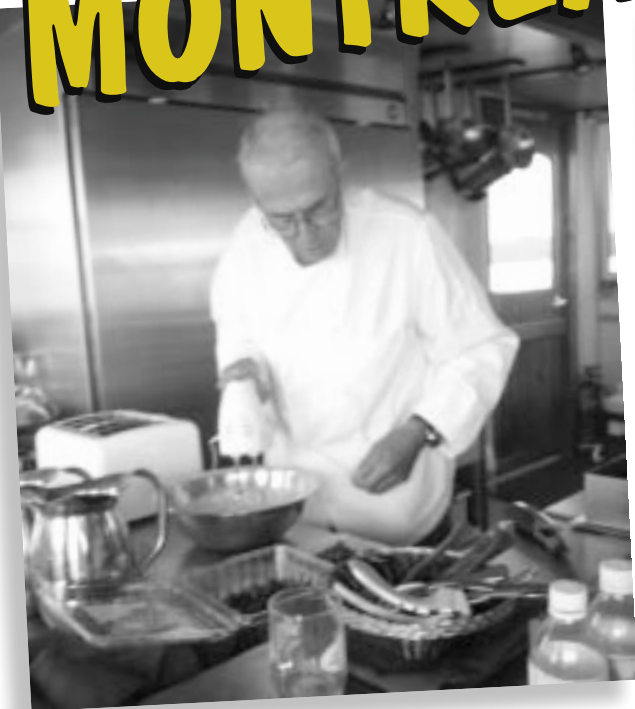
When: Tuesday, December 1

Time: 10:00 a.m.–2:30 p.m.

Includes: All painting supplies, a completed painting, lunch

Cost: \$70.

DISCOVER MONTREAL



Art Sears takes over the galley to whip up blueberry pancakes for our group. Yum. Were they ever good!



Bev Little, Winnie Kimball, Hannah Sears and Pat Munoff enjoy a moment together on our Discover Montreal trip.

A Raisin in the Sun

Our annual pilgrimage to Weston will find us enjoying "A Raisin in the Sun"! 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, Vermont

Time: 9:30 a.m.–approx. 7:30 p.m.

Includes: Roundtrip motorcoach transportation, theatre ticket, complete lunch at Bryant House

Cost: \$97

Walkability: 🐾



Sunrise at Rouse's Point, New York, and our last morning aboard the Moonlight Lady. I took this while laying in bed!



Our Discover Montreal group poses for a photo in front of the Moonlight Lady. Pictured are: Winnie Kimball, Doreen McKinney, Beverly Little, Elizabeth Templeton, Art Sears, Pat Munoff, William Munoff, Hannah Sears, Laurie Muller, John Schwamb and Charlotte Birchmore.

Community Financial Services Group, LLC

Helping Beneficiaries of Trusts

We provide trust and investment services for hundreds of customers through Community Financial Services Group (CFSG), a \$200 million trust company owned by three banks, including National Bank of Middlebury. Trust and managed accounts range from \$100,000 to \$20 million family relationships.

At CFSG, we are often asked to review irrevocable trusts for trust beneficiaries. With the recent nationwide consolidation of banks and trust companies, trust beneficiaries often receive little attention and minimal personal service. Our trust company, on the other hand, is local and prides itself in delivering excellent, personal service.

We typically help trust beneficiaries by:

- Reviewing the trust to ensure that the investments are sound and performing at or above industry benchmarks
- Determining whether there may be ways for the beneficiary to receive more income, considering their income tax bracket
- Analyzing the existing level of service from the current trustee
- Ensuring that a beneficiary's estate planning documents are congruent with their own personal estate planning
- Ultimately determining whether CFSG can do a better job as trustee of the trust in question and how that might take place

We charge no fee to conduct an initial review of an irrevocable trust. Should you like to meet with us about irrevocable trusts and financial asset management services, please feel free to contact Tom Bright at 802-877-3794.

Where and What?

Unless otherwise stated:

- All motorcoach trips depart from Route 7 South Office (National Bank of Middlebury/MacDonald's/Hannaford).
- All motorcoach trips include bus driver's tips, guide tips, snacks
- Insurance is included for multi-day trips
- All seminars take place at NBM's Main Street, Middlebury location.
- All payments or deposits are 5 business days after making your reservation



One of the Tall Ships is framed in the arch in Boston Harbor.

Maine Lobstah' Tour!

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 the 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.

Return: Approximately 8 p.m.

Includes: Motorcoach, 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.

Walkability: 🦿 or 🦿🦿, depending upon your desire to do more

Credit Card News

NHC now has the ability to process Discover credit cards in addition to VISA and MasterCard. This new feature will now allow our Discover card holders to take advantage of charging deposits on that particular card.

Do You Recall These?

This is a History Exam for those who don't mind seeing how much they really remember about what went on in their life.

1. In the 1940s, where were automobile headlight dimmer switches located?

- a. On the floor shift knob
- b. On the floor board to the left of the clutch
- c. Next to the horn

2. The bottle top of a Royal Crown Cola bottle had holes in it. For what was it used?

- a. Capture lightning bugs
- b. To sprinkle clothes before ironing
- c. Large salt shaker

3. Why was having milk delivered in northern winters, a problem?

- a. Cows got cold and wouldn't produce milk.
- b. Ice on highways forced delivery by dog sled
- c. Milkmen left deliveries outside of front doors and milk would freeze, expanding and pushing up the cardboard bottle top

4. What was the popular chewing gum named for a game of chance?

- a. Blackjack b. Gin c. Craps

5. What method did women use to look as if they were wearing stockings when none were available due to rationing during WW II.

- a. Suntan
- b. Leg painting
- c. Wearing slacks

6. What postwar car turned automotive design on its ear when you couldn't tell whether it was coming or going?

- a. Studebaker b. Nash Metro c. Tucker

7. Which was a popular candy when you were a kid?

- a. Strips of dried peanut butter
- b. Chocolate licorice bars
- c. Wax coke-shaped bottles with colored sugar water inside

8. How was Butch wax used?

- a. To stiffen a flat-top haircut so it stood up
- b. To make floors shiny and prevent scuffing

c. On the wheels of roller skates to prevent rust

9. Before inline skates, how did you keep your roller skates attached to your shoes?

- a. With clamps tightened by a skate key
- b. Woven straps that crossed the foot
- c. Long pieces of twine

10. As a kid what was considered the best way to reach a decision?

- a. Consider all the facts
- b. Ask Mom
- c. Eeny-meeny-miney-mo

11. What was the most dreaded disease in the 1940s and 1950s?

- a. Smallpox b. AIDS c. Polio

12. "I'll be down to get you in a _____, Honey"

- a. SUV b. Taxi c. Streetcar

13. What was the name of Caroline Kennedy's pony?

- a. Old Blue b. Paint c. Macaroni

14. What was a Duck-and-Cover Drill?

- a. Part of the game of hide and seek.
- b. What you did when your Mom called you in to do chores.
- c. Hiding under your desk and covering your head with your arms in an A-bomb drill

15. What was the name of the Indian Princess on the Howdy Doody show?

- a. Princess Summerfallwinterspring
- b. Princess Sacajawea
- c. Princess Moonshadow

16. What did all the really savvy students do when mimeographed tests were handed out in school?

- a. Immediately sniffed the purple ink as this was believed to get you high
- b. Made paper airplanes to see who could sail theirs out the window
- c. Wrote another pupil's name on the top to avoid their failure

17. Why did your Mom shop in stores that gave Green Stamps with purchases?

- a. To keep you out of mischief by licking the backs which tasted like bubble gum

b. They could be put in special books and redeemed for various household items
c. They were given to the kids to be used as stick-on tattoos

18. Praise the Lord and pass the _____?

- a. Meatballs b. Dames c. Ammunition

19. What was the name of the singing group that made the song "Cabdriver" a hit?

- a. The Ink Spots
- b. The Supremes
- c. The Esquires

20. Who left his heart in San Francisco?

- a. Tony Bennett
- b. Xavier Cugat
- c. George Gershwin

ANSWERS
1. (b) On the floor to the left of the clutch. Hand controls popular in Europe took till the late '60's to catch on.
2. (b) To sprinkle clothes before ironing. Who had a steam iron?
3. (c) Cold weather caused the milk to freeze and expand popping the bottle top.
4. (a) Blackjack Gum
5. (b) Special makeup was applied followed by drawing a seam down the back of the leg with eyebrow pencil.
6. (a) 1946 Studebaker
7. (c) Wax coke bottles containing super-sweet colored water
8. (a) Wax for your flat top (butch) haircut
9. (a) With clamps tightened by a skate key which you wore on a shoestring around your neck
10. (c) Eeny-meeny-miney-mo
11. (c) Polio. In August swimming pools were closed and movies and other public gathering places were closed to try to prevent spread of the disease.
12. (b) Taxi. Better be ready by half-past eight!
13. (c) Macaroni
14. (c) Hiding under your desk and covering your head with your arms in an A-bomb drill
15. (a) Princess Summerfallwinterspring. She was another puppet.
16. (a) Immediately sniffed the purple ink to get a high
17. (b) Put in a special stamp book. They could be traded for household items at the Green Stamp store.
18. (c) Ammunition and we'll all be free
19. (a) The widely famous 50's group, The Inkspots
20. (a) Tony Bennett and he sounds just as good today
SCORING: 17 - 20 correct: You are older than dirt and obviously gifted with mental abilities. Now if you could only find your glasses. Definitely someone who should share your wisdom! 12 - 16 correct: Not quite dirt yet but you're getting there. 0 - 11 correct: You are not old enough to share the wisdom of your experiences.



National Bank of Middlebury

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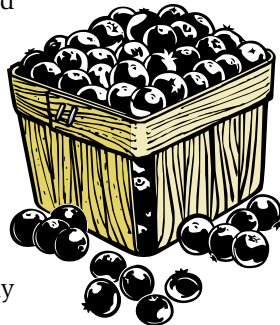
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Blueberry Cream French Toast Casserole

This is a great breakfast meal that we raved about aboard the Moonlight Lady and thought you'd enjoy it, too. It's easy, serves a crowd and its best made the day before.

- 1 loaf Texas toast or egg bread, cubed
- 8 oz. cream cheese, slightly softened
- 1-1/2 cup fresh blueberries, tossed lightly with flour
- cinnamon
- 8 large eggs
- 1-1/2 cup milk
- 3/4 cup maple syrup
- 6 tablespoons butter, melted



Coat a 9x13 baking dish with oil spray
 Layer half of bread cubes
 Cut cream cheese into cubes and scatter over bread
 Layer blueberries
 Cover blueberries with remaining bread
 Sprinkle generously with cinnamon
 Mix remaining ingredients and pour over
 Cover and refrigerate overnight
 Bake 350 degrees for 45-50 minutes

Makes 8 servings

Courtesy of Marie Savoie, "Midnight Lady" chef extraordinaire

2009 Planner

Aug 10 Daniel O'Donnell Concert
 Aug 29 A Raisin in the Sun
 Sept 7 Labor Day—Bank Closed
 Sept 4-8 Queen Mary II Cruise ■
 Sept 10 AARP Driving Course
 Sept 17 Mystery Trip
 Sept 29-Oct 1 ... Maine Lobster Tour
 Oct 8 NHC 20th Anniversary Party-Save the Date!
 Oct 11-13 Boston Adventure
 Nov 11 Veteran's Day—Bank Closed
 Nov 26 Thanksgiving Day—Bank Closed
 Dec 1 Let's Paint Some More!
 Dec 25 Christmas—Bank Closed

2010

Feb 8-24 Panama Canal Cruise ■
 Mar 12-16 Washington, D.C. / the Terra Cotta Warriors
 TBA Danube River Cruise ■
 TBA - To Be Announced
 ■ Valid Passport Required