



Tennessee Looks Good to Me

New 2011 trip announced!

Traveling to Tennessee makes great sense. It has natural beauty, southern hospitality, serene weather and something for everyone. We'll be traveling there at the end of April so we should find ideal spring weather with wildflowers and dogwood in bloom. And food! Whether it's Memphis or Nashville, vinegar, mustard or tomato, sweet or hot, wet or dry, pork or beef, Tennessee is barbecue heaven! And music! You'll visit Beale Street in Memphis and the Grand Ole Opry in Nashville. And history! Do you remember this from school? Visited by the Spanish explorer Hernando de Soto in 1540, the Tennessee area would later be claimed by both France and England as a result of the 1670s and 1680s explorations of Jacques Marquette and Louis Joliet, Sieur de la Salle, and James Needham and Gabriel Arthur. Great Britain obtained the area after the French and Indian Wars in 1763.

Our five-night, six-day trip will find us concentrating on two areas of Tennessee; central includes Nashville (three nights) and western Tennessee, Memphis (2 nights). Our exciting itinerary will find us enjoying such activities as the Grand Ole Opry, Country Music Hall of Fame, Andrew Jackson's Hermitage, General Jackson Showboat and staying at the Opryland Hotel. In Memphis we have to visit Graceland (Platinum tour, of course), Sun Records, and the Peabody Ducks (a real treat). Call or stop in at one of National Bank of Middlebury offices for a brochure and application.

When: Friday, April 29 – Wednesday, May 4, 2011
Where: Tennessee
Departure / Return Times: TBA

Deposit: \$400 per person, includes Cancellation Waiver & Post Departure Plan

Cost: \$2429 per person, based on double occupancy. Singles: \$2879, Triples: \$2329. Final payment is due February 11, 2011

Includes: Transportation to and from airports (departing Manchester, NH), excursions as per brochure, professional tour guide, insurance, tipping for drivers and tour director, 5 breakfasts, 5 dinners.

Walkability:

Allure of the Seas Preview Party

Learn what the "ultimate cruise ship" is all about!

When: Tuesday, August 24

Time: 6:00 p.m. – 7:30 p.m.

Where: National Bank of Middlebury's Community Room, Main Street, Middlebury. Please use back entrance.

Cost: FREE, refreshments provided

Call: Charlotte at 388-1632 to reserve space

Greece Preview Party

Last chance to see the beauty and history of Greece!

When: Wednesday, August 18

Time: 6:00 p.m. – 7:30 p.m.

Where: National Bank of Middlebury's Community Room, Main Street, Middlebury. Please use back entrance.

Cost: FREE, refreshments provided

Call: Charlotte at 388-1632 to reserve space

On The Horizon

What a summer, huh? It has had all the 'H' factors – Hot, Hazy, and Humid! Hope you've managed to stay cool and enjoy it.

We have lots of summer things left to do! As I write this, there are still a few seats left for "Damn Yankees," so if you meant to sign up and didn't act fast! We have a bevy of new classes. You might try tea tasting, beading, taking an AARP defensive driving course or painting a masterpiece. Come to the Community Room to learn about next year's Caribbean trip or to have a look at Greece.

Your early registration for trips and events is greatly appreciated as it helps to assess the amount of interest, and, in some cases, determines whether an offering is a 'keeper' or not. Many times there are strict deadlines I need to adhere to in order avoid deposit penalties. Please remember your deposit needs to be made within five business days of your reservation. Thanks so much for your cooperation as it saves follow-up calls or removal of your name from our listing.

At our ages, we realize how short life is. I recently read an article by Jay Forte, (author of "Live Fired Up"), that made an impression. He says, and I agree, that one of the best things we can do is make each day an 'event'. By that, he didn't mean an overly expensive meal or an exotic trip (Ok, that might not hurt!), but taking the time to make that little, extra effort paying attention to the small details that make up our lives. As you know, we don't get these days back. The greatest value is found in the things you *choose* to do not those you *have* to do. When's the last time you gave an extra smile, thanked someone, sent a card for no good reason, or cheered someone up with a brief, encouraging conversation? As Jay says, "Do the little thing." Do a lot of them. Do them often.

I hope you can join us for one or more activities and if you have suggestions, I'm happy to investigate the possibilities.

For me, this quote pretty much sums it up: "Summer afternoon – summer afternoon; to me those have always been the two most beautiful words in the English language." (Henry James)

Enjoy!



Charlotte Dickman

Join us on the "World's Ultimate Cruise Ship"

PREVIEW EVENING

Last winter we offered a small, intimate cruise. For 2011, we're offering the other end of the spectrum, the "World's Ultimate Cruise Ship." If you're someone who likes a lot of options for fun and activities onboard, this is the cruise for you. And the price is right, too! (See below)

January will find us boarding Royal Caribbean's "Allure of the Seas," a brand-spanking new mega ship. Look at some of the amenities available: full-sized carousel, two FlowRiders®, zip-line, 'Central Park', 'Aqua Theater', rock climbing wall, ice skating, golf simulator, miniature golf, adults-only Solarium, swimming pools, casino and much, much more! There are inside balcony cabins overlooking "Central Park" as well. Enjoy it all – from cantilevered whirlpools to an indoor shopping promenade! Think about making this a family vacation as family staterooms are available. There are dozens of activities for children.

We'll spend a pre-night in Fort Lauderdale, Florida, enjoy dinner, and take an Everglades tour before boarding our fantasy ship.

Our 8-night trip includes these ports of **Call**: leave from Fort Lauderdale, Florida; Labadee, Haiti; Costa Maya, Mexico; Cozumel, Mexico; and return to Fort Lauderdale, Florida.

Cat.	Cabin/Location	Rate per person based on 2 per cabin
N	Inside, Decks 3, 6, 7, 8	\$2279
L	Inside, Decks 6, 7, 9, 10, 11, 12, 14	\$2319
CV	Central Park view, Deck 9	\$2469
D8	Balcony, Decks 6, 7, 8	\$2629
D6	Balcony, Decks 12, 14	\$2669
D4	Balcony, Decks 6, 7, 8, 9, 11, 12, 14	\$2709
D2	Balcony, Decks 6, 7, 8, 9, 10, 11, 12, 14	\$2749

When: Saturday, January 22-Sunday, January 30, 2011

Where: Fort Lauderdale, Florida, Caribbean Cruise

Time: TBA

Deposit: \$250 per person.

Includes: Cancellation Waiver & Post Departure Plan, flights, pre-night hotel stay in Fort Lauderdale with dinner and breakfast, Everglades Swamp tour, all transfers, 24-hour onboard meals, onboard entertainment, gratuities for drivers. Does not include on-board gratuities. Additional surcharges (fuel) may be added when final balance is paid.

Cost: Varies—see chart. Balance is due: October 10.

Requirements: Valid Passport that does not expire for at least 6 months upon trip completion

Walkability: depending upon optional tours chosen

Exploring Greece and Its Islands



“Exploring Greece and Its Islands” features classical Greece as well as the islands of Mykonos and Santorini.

Few places on earth can rival Greece’s blend of history, scenery and warm hospitality. Settle into your centrally-located Athens hotel for three nights and discover the world-famous historic sites in this ancient city. You’ll experience expert-led tours adding to your understanding and enjoyment of Greek culture. Explore archaeological sites of the Acropolis, Temple of Zeus, the Royal Palace, the Tomb of the Unknown Soldier, and the Olympic Stadium. Travel north to Thermopylae and Kalambaka, where we’ll spend two nights. Day 6 will find us touring Meteora, a unique landscape of limestone rock towers that stand nearly 900 feet tall. We’ll visit a remote holy place of the Byzantine monks. Continuing on to Delphi and Arachova, we’ll visit the Sanctuary of Apollo, the Doric Temple and the Theatre. At Olympia, we’ll visit the sanctuary of Zeus and the Olympic Stadium where the first Olympic Games were held. As we cross Arkadian Mountain en route to the ancient city of Mycenae, we’ll appreciate the spectacular scenery. We’ll visit the Beehive Tombs and the Lion Gate. At Epidauros, we’ll view the 2,300 year old open air theater, and end our day at the seaside village of Tolo where we’ll overnight and enjoy a delightful dinner with local wine on the beach. On Day 11, we’ll transfer to the port of Athens and board the high speed ferry to Mykonos, the whitewashed jewel of the Cyclades Islands with time to explore at leisure. Day 13 and 14 will find us sailing away to the most spectacular destination in the Mediterranean, the island of Santorini. Enjoy cultural wonders and history, in the fascinating landscape of vineyards, whitewashed chapels and volcanic cliffs. We head home from Athens on Day 15 with memories to last a lifetime.

This information is a sampling of our itinerary; for a complete itinerary, visit any National Bank of Middlebury office or call Charlotte (388-1632) for a brochure and registration form.

When: Thursday, September 30–Friday, October 15

Where: Greece, Mykonos and Santorini


Time: TBA



Deposit: \$450 per person, includes Cancellation Waiver and Post Departure Plan

Cost: \$4,089 per person, based on double occupancy.

Singles: \$4,899, Triples: \$4,029

Includes: Transportation to and from airports, excursions as per brochure, professional tour guide, insurance, tipping for drivers and tour director.

Requirements: Valid Passport that does not expire for at least 6 months upon trip completion 

Walkability:   Uneven surfaces, stairs, etc. Not recommended for those with wheelchairs or walkers—some venues and local transportation are not handicapped equipped.

Wait list available

AARP Defensive Driving Course

As we have for the past several years, we offer AARP’s Defensive Driving Course to those who wish to brush up on their driving skills and knowledge. Over the years, the course has been shortened to accommodate schedules, but it does not lack content.

Be sure to arrive promptly. NHC provides the space and refreshments free of charge and collected fees are paid to AARP. 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: Monday, September 27

Where: Community Room, National Bank of Middlebury’s Main Street office, Middlebury Office. Upon arrival, please check in with the receptionist at the front desk.

Time: 8:45 a.m. – 1:00 p.m.

Includes: Course instruction, course certificate, refreshments

Cost: \$12 with AARP card; \$14 for non-members. Payment is due 5 business days after making your reservation. Checks should be payable to New Horizons Club.

Participating Merchant News

Welcome to our newest Participating Merchants, All In One Mobile Home Repair, Hinesburg Blue Wave Taekwondo, Brandon Motor Lodge and Vermont Yarn, Beads and Gift Emporium! When in the area, be sure to stop in to take advantage of their offerings.

All In One Mobile Home Repair

90 Mechanicsville Road
Hinesburg, Vermont 05461
482-4900

NHC Benefit: 10% discount on parts only

Hinesburg Blue Wave Taekwondo

90 Mechanicsville Road
Hinesburg, Vermont 05461
482-3899

NHC Benefit: Save 10%; bring a friend FREE for 3 months

Brandon Motor Lodge

2095 Franklin Street (Route 7)
Brandon, Vermont 05733
247-9594

NHC Benefit: 10% off lodging

Vermont Yarn, Beads & Gift Emporium

383 Exchange Street, Suite B
Middlebury
388-2221

NHC Benefit: 10% off yarn purchase

Damn Yankees!

Join us for our annual day-trip to the Weston Playhouse to see another wonderful performance. This year's offering is "Damn Yankees." The story line in this Broadway classic is about baseball fan, Joe Boyd, who sells himself to the Devil – and to the machinations of a temptress named Lola – in order to see his favorite team win the pennant. Filled with song and dance hits like "Heart," "Shoeless Joe from Hannibal, Mo" and "Whatever Lola Wants," "Damn Yankees" helped catapult Bob Fosse and Gwen Verdon to fame. We'll enjoy an included lunch (your choice of 3 entrees) at the Bryant House and have time to browse Weston village (think Vermont Country Store!) before our 3:00 p.m. performance. You may also wish to attend a pre-performance discussion beginning at 2:00 p.m.

When: Saturday, August 7

Where: Weston, Vermont

Departure **Time:** 9:00 a.m.

Return **Time:** Approximately 7:30 p.m.

Cost: \$98

Includes: Motorcoach transportation, theater ticket, lunch, all gratuities, snacks

Walkability: 

Maine Coast



Anne Hoover grips her chocolate ice cream cone! She did offer to share!



Ellen Barbera and Pat Murphy enjoying Bar Harbor.



Some of our group awaits our motorcoach in Bar Harbor. They are: standing in the back, Hannah and Arthur Sears. Left to right: Norman Grenier, Patricia Hornbeck, Rob Williams, Lucille Williams, Ron Williamson, Pat Rainville, Claude Rainville, Robert Norris, Mary Orvis and Peter Orvis.



Blueberry Sorbet

Blueberries are plentiful and what better way to enjoy them but with a delicious sorbet. Enjoy!

- 4 cups fresh or thawed frozen blueberries
 - 1 6-oz. can frozen apple juice concentrate
- Blend berries and juice concentrate in a food processor or blender until liquefied. Pour mix into 11" x 7" baking dish. Cover and freeze until firm but not frozen. Return mix to blender again until smooth but not melted. Put mix into a tight container, freeze until firm.

NHC Customer Appreciation Days

Won't you join us for a Customer Appreciation Day in your area? To say thank you for being a New Horizons Club member, I will be at the various offices on Friday afternoons, 12:30 – 3:00 pm., making root beer floats for you! Drop in, say hello, enjoy a cool drink and sign up for door prizes. I will be at:

August 20 Middlebury at Route 7 South

August 27 Brandon

September 3 Bristol

September 10 Vergennes

September 17 Hinesburg



Please stop in!

Fall I Semester of ESI College

September 6 – October 15

- Great DecisionsLen Bull
 The Mid-Term Elections of 2010.....Eric Davis
 Coaching and Issues of Sports.....Bill Beaney
 PoetryGary Margolis
 Ideas of FeminismHeidi Grasswick
 Eight Men OutRudi Haerle
 Making Winter Soups.....Donna Siebert
 Basic Computers.....Barbara Merz
 Foliage Field Trip to Simon Pearce
 Healthier Living Workshop.....Vermont Dept of Health

**For a brochure or more info contact
 Scott Needham at 802-388-3983**

Best Adventure



We viewed Thunder Hole in Acadia National Park.



Nancy and Allen Martin share a moment in Bar Harbor.



Howard Campbell, Pat Vaillencourt and Diana Cotter wait to board the trolley for our tour of Acadia National Park.



Ships in the mist, Bar Harbor, Maine.



Our Maine Coast Adventure group stopped for a moment to let me capture a quick group photo! What a great time we had!



Diana Cotter, Barbara Schoolcraft and Joyce Sargent poise in front of a Bar Harbor eatery.

Community Financial Services Group, LLC

Limiting Bond Investment Volatility

With interest rates at record lows, what will happen to the bond markets when interest rates rise? Most likely, the value of most bonds will probably drop. So, how can you limit the downside risk?

One way to help minimize the volatility of bond investments is to keep the maturities relatively short. The longer the maturity of a bond, the more volatile the price will be when interest rates increase. For example, suppose you invested in a 4-year bond at par, yielding 1.5% and rates were 2% (200 bp) higher in two years. Because interest rates moved higher, your bond would be worth less if you had to sell the bond at that time. On the other hand, if you invested in a 30-year bond yielding 4.2% under the same scenario, the market value of this bond would likely be even more volatile, potentially resulting in a greater loss of principal. That would potentially wipe out the extra yield advantage the longer note offered by many fold. The bottom line is, the shorter the maturity of the bond, the less it will fluctuate in value if interest rates in the market move higher before maturity.

Another consideration is that an individual bond has a maturity date, so when the bond reaches that date, you get the par value of the bond back, provided the bond doesn't default. For example, suppose you invested in a 2-year government bond at par, yielding 1.5% and rates were 2% (200 bp) higher at maturity. After two years, at maturity, your bond investment would still be worth its par value, which you could then invest at the prevailing higher yields. As we noted before, if you invested in a 30-year bond yielding 4.2% under the same scenario, the market value of the bond could decline significantly after two years, resulting in a potentially larger loss of principal. In a rising interest rate environment, it's nice to own bonds with specific maturities to help reduce the market fluctuation of your bond portfolio.

As always, it's important to diversify your holdings, especially if you invest in bonds that are not government guaranteed. Investors might also consider the tax benefits associated with purchasing municipal bonds, which can pay interest that is both state and federal income tax free.

If you would like more information about bonds, including the availability of municipal bonds, please call, Doug MacCallum, at 802-388-6948.

Community Financial Services Group (CFSG) is the Trust and Investment Management Affiliate of the National Bank of Middlebury. Douglas MacCallum is an Investment Advisor Representative and Registered Representative of Tower Square Securities, Inc. (TSS) (member FINRA/SIPC), a registered investment advisor. Neither CFSG nor National Bank of Middlebury are affiliated with TSS. All securities are offered through Tower Square Securities, Inc. and 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 gain or loss of principal. Office located at 15 Seymour Street, Middlebury, Vermont 05753.

Paint a Landscape!

We've offered members the opportunity to learn the popular Bob Ross wet on wet painting method in the past, and will do so again this fall. Join Stacey McIntyre of "The Happy Paintbrush", for a one-day class. Even if you thought you couldn't paint, your finished painting will amaze you. To see the landscape painting, go to our website at www.nationalbankmiddlebury.com, click on New Horizons (left hand side), click on "What's New" to see a picture of our project.

When: Friday, October 29

Where: Community Room, National Bank of Middlebury. Please see the receptionist.

Time: 10:00 a.m. – 2:30 p.m.

Cost: \$73

Includes: Instruction, materials, lunch, refreshments

A few tickets remain!

Disney's The Lion King!

Over 45 million people worldwide have discovered the wonder, the majesty, and the truly one-of-a-kind experience that is "The Lion King", the world's most spectacular musical. "The Lion King" is a breathtaking adventure that stretches the boundaries from the heart of Africa to the plains of your imagination.

"The Lion King" is unique in that we see how the magic works on stage. There's no attempt to cover up the wheels and cogs that make it all happen. The human beings that control the puppets and wear the animal masks are fully seen. As an audience member you have an important job: with your imagination, you are invited to mix the "animal" with the human into a magical whole.

Come with us to Schenectady, New York, to see one of the most spectacular theater events you'll ever witness. If you never saw it on Broadway (or even if you did), here is an opportunity to see it in all its African glory. Although the date for this show is months away, signing up early is most important. Our tickets need to be paid in full by November 5, our deadline. I was able to purchase 46 tickets and they'll go quickly, so make your call to me today! On Broadway, a Saturday matinee orchestra ticket sells for \$168! This is a 2:00 p.m. matinee with an included lunch stop at Cracker Barrel.

When: Saturday, March 5, 2011

Where: Schenectady, New York

Departure **Time:** 9:30 a.m.

Return **Time:** Approximately 7:00 p.m.

Cost: \$145

Includes: Show ticket (orchestra seating), Cracker Barrel lunch, motorcoach transportation, driver's tip, bus refreshments.

Walkability: 

Tea – Drink to Life

Learn the ancient art of tea drinking, its flavors and ceremonies. Spend time with us at the Stone Leaf Teahouse learning about the revival of tea drinking for health and refreshment. Some recent studies have shown that drinking tea increases the immune system, thus strengthening the body's ability to fight diseases. To the Chinese, tea making and drinking is an art form focused on taste and is used for medicinal purposes. There are many legends about the origins of tea. One such tale credits the discovery of the beverage to the Chinese Emperor Chen Nung. He was called "the Divine Healer" and had discovered the healing power of a number of herbs.

When: Thursday, September 16

Where: Stone Leaf Teahouse, Marble Works, Middlebury

Time: 9:30 – 11:00 a.m.

Cost: \$15

Includes: Instruction and tasting of approximately 6 teas and refreshments

Learn to Bead

NHC is sponsoring two classes at the new Vermont Yarn, Beads & Gift Emporium located on Exchange Street, Middlebury. Learn how to create basic bead projects just in time for the holidays. When signing up, please indicate the class you wish to attend: morning (9:00 a.m.–noon) or afternoon (1:00 p.m.–4 p.m.). Class size is limited to 10 people in each class to ensure you receive individual attention. You'll create a lovely necklace in the color scheme of your choice. Visit our website at www.nationalbank-middlebury.com, click on New Horizons (left hand side), click on What's New to see a picture of our project. (PS: Vermont Yarn, Beads & Gift Emporium is a new Participating Merchant so you can buy your yarn supplies at discounted pricing!)

When: Tuesday, November 2

Where: Vermont Yarn, Beads & Gift Emporium, 383 Exchange Street, Middlebury

Time: Class One: 9 a.m.–noon; Class Two: 1:00 p.m.–4 p.m.

Cost: \$ 17

Includes: Instruction, beads and materials to complete a necklace. Refreshments.

Bill Pay!

Sign up for Bill Pay—it's free and unbelievably convenient. Bill Pay allows you to organize your budget, send recurring monthly payments or single payments electronically or by check (Bill Pay does it for you.), and transfer money safely and securely without ever leaving home. Go to National Bank of Middlebury's website and check out Bill Pay, www.nationalbankmiddlebury.com.

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 due 5 businesses days after making your reservation



W A L K A B I L I T Y

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 Horizons Club Bucks Make Great Gifts Anytime!

Give your New Horizons Club friends the perfect gift—a trip with us! Club Bucks are available in any denomination and "one size fits all!" Club Bucks are available at the New Horizons Club office at the downtown Middlebury branch and can be customized and personalized for any occasion. *Make checks payable to New Horizons Club. Send to: New Horizons Club, National Bank of Middlebury, PO Box 189, Middlebury, VT 05753*

Club Bucks Order Form

Amount _____

Occasion _____

Recipient _____

Purchased by _____

Special Message _____



New Horizons Club
 National Bank of Middlebury
 30 Main Street
 PO Box 189
 Middlebury, VT 05753

PRSR STD
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 MIDDLEBURY, VT
 PERMIT #10

FDIC Address Service Requested

MYSTERY TRIP

Filled, but we have a Wait List!

Yes, the legendary Mystery Trip strikes again! This trip has filled up, but it never hurts to add your name to our Wait List. Plans change and you just might be the next person in line.

When: Wednesday, September 8

Where: Can not be divulged

Departure **Time:** 7:30 AM

Approximate Return: TBA

Cost: \$130

Includes: Transportation, snacks, admission to all sites, lunch, dinner, lots of fun

Walkability:

2010 Planner

- Aug 4 Great Bristol Picnic
- Aug 7 "Damn Yankees," Weston Theater
- Aug 10-13 Red Sox vs. Blue Jays in Toronto
- Aug 18 Greece Last Chance Preview
- Aug 20 NHC Customer Appreciation Days, Route 7 South
- Aug 24 Allure of the Seas Preview Party
- Aug 27 NHC Customer Appreciation Days, Brandon
- Sept 3 NHC Customer Appreciation Days, Bristol
- Sept 6 Labor Day, Bank closed
- Sept 8 Mystery Trip
- Sept 10 NHC Customer Appreciation Days, Vergennes
- Sept 16 Tea – Drink to Life
- Sept 17 NHC Customer Appreciation Days, Hinesburg
- Sept 27 AARP Defensive Driving Course
- Sept 30-Oct 15 Exploring Greece and Its Islands
- Oct 11 Columbus Day, Bank closed
- Oct 29 Paint a Landscape!
- Nov 2 Learn to Bead Class 1 & Class 2
- Nov 11 Veterans' Day, Bank closed
- Nov 25 Thanksgiving Day, Bank closed
- Dec 25 Christmas, Bank closed
- 2011
- Jan 22-30 Ultimate Cruise
- Mar 5 "Disney's The Lion King," Schenectady, NY
- Apr 29 Tennessee Looks Good to Me
- TBA – To Be Announced Valid Passport Required * US Passport Card