



New Horizons Club News

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January-February 2009 • cbirchmo@nationalbankmiddlebury.com • www.nationalbankmiddlebury.com



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 and 5, \$1831. Call for other accommodations.

Includes: Transportation to and from NYC, bus drivers tips, cruise, 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

Queen Mary 2 Preview Party

You'll see the attention to detail found on the Queen Mary 2 at our Preview Party. And, if you sign up at the Party or before, you'll save \$25!

When: Tuesday, January 6

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

Time: 6:00 PM

Cost: FREE, plus refreshments!

ON THE HORIZON



It's that New Year's Resolution time of the year. Did you make one—or some? I can speak only for myself, but I'm forever trying to improve. Let's see: be nicer, get tasks done on time, learn something new, lose weight, be calm (maybe yoga?), exercise, and keep in contact with old friends and faraway family. You know. The list goes on. Okay, so this year, maybe I'll just pick a single thing to 'work' on. Ahhh,

maybe that's the wrong idea, right there! 'Work.' I don't want to be 'working' at something else—I want to enjoy, be enlightened, feel free. If it's another task, am I going to do it? Probably not. If I could approach one of the items on my list with 'enjoyment' as the top requirement, I might just stay with it. I'll give it a try! How about you?

Being in a self-examining mood, here's more food for thought. I still get excited by great destinations and showing members new places or discovering different cultures. I've had many breath-taking experiences along the way, including some pretty exotic ones like a balloon ride over the Australian Outback, standing on glaciers, strolling on the Great Wall of China, seeing African animals and watching sunrises and sunsets from many continents. What makes an experience an experience is the sharing of it. I've shared such moments with many NHC members. Have you had a breath-taking moment lately? Do you have one you'd like to share with other members? I'd love to use your best travel moment or photo on our "What's New" portion of our website.

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.

I've received your surveys from the last newsletter. Thanks to those who responded to my appeal for some 'direction' from Club members. They hold some common themes, one of which is requesting more day trips. I'm working on that. One issue is duplicate newsletters (same name) or more than one newsletter coming to your address (different name). In an effort to reduce wasted paper, printing and unnecessary postage, I'll be sending one newsletter to each address. Not to bore you with the details, but this is a manual process so if I slip up and miss a label, please forgive me. If you want to continue getting duplicate copies, please notify me.

I have copies of "Taking the Mystery out of Retirement Planning," a publication developed by the U.S. Department of Labor. It's easy to understand and the workbook takes you through various steps you should be planning for if you are retiring within the next 10 years. If you'd like one, contact me.

At the start of a new year it's always good to remind members of our written policies regarding cancellations, reservations and health. You'll find a copy of these policies as well as our 'sneaker' explanation in this issue. These policies have been developed to provide fairness to all members who sign up and attend various activities. They insure that we receive your payment in a timely manner; that you are able to walk at a certain pace, etc., for the enjoyment of all. Please read them over to familiarize yourself. Speak with me if you need a further explanation or have questions.

New Participating Merchants

Please join me in welcoming two new Participating Merchants to our program!

Roger Schmidt, A.B.M.P.

Massage Therapy
Zeno House, 31 Court Street, Middlebury • 388-2376
www.RogersRelaxingMassageTherapy.com
.massagetherapy.com
NHC Benefit: 10% off any service

Green Peppers Restaurant

10 Washington Street, Middlebury • 388-3164
NHC Benefit: 10% discount

Filled, but get on our Wait List!

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 may be next year's 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

Deposit: \$500 with reservation

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. 

Taking Care of Our Customers

Taking care of current and future customers...that's what the National Bank of Middlebury's staff promises. Perhaps it's time to think of us for all your financial needs. We can help you with direct deposit, checking, savings, certificates of deposit, ATM and debit cards, home improvement and other lending needs, investment alternatives and a full-service trust company. National Bank of Middlebury is your hometown bank and you are our greatest asset. We take care of our customers and that's a promise you can bank on!



Joanne Gilson, Customer Service Representative, opens an account for a new New Horizons Club member at the Hinesburg Holiday Celebration.

Photo Op

National Bank of Middlebury's New Horizons Club enjoys sharing the fun and adventures that you experience with New Horizons Club activities. On occasion, we publish these photos in our NHC newsletter, post them at the bank branches and add them to our scrapbooks. Please notify me in writing if you do not authorize your photo to appear in one of these forms. Return your written request to Charlotte Birchmore, New Horizons Club, PO Box 189, Middlebury, VT 05753.



Last Chance!

KENYA!

I'm almost without words to tell you how much you will love this destination. Let me say this: animals of every size and description await you at every vista—elephant, black rhino, buffalo, water buck, leopard, warthog, colobus monkey, sykes monkey, spotted hyena, bush baby, suni, genet, giant forest hog, bush pig, red duicker, tree hyrax, marsh mongoose, aardvark, giraffe, beisa oryx, Grevy's zebra, long-necked gerenuk, and crocodile. And, that's just the beginning. The scenery, the people, and the places we'll see and stay at are without comparison. Visit Mount Kenya, cross the equator, meet the Maasai people, dine at an open-air meat specialty restaurant, watch native jewelry being made, enjoy luxury tent camps while we travel in six-person safari cruisers, and best of all, go on safari nearly every day—sometimes twice a day!

The brochure contains a complete itinerary and I'd be happy to send it upon request. They are also available at any National Bank of Middlebury office.

When: Thursday, February 26 – Sunday, March 8, 2009

Time: TBA

Where: Kenya

Cost: \$6,999 per person. Includes 8 nights lodging, 3 meals a day while on safari, international flights from Boston, transportation to and from Boston, baggage handling, gratuities for guides and drivers, cancellation/interruption insurance (medical reasons only), all sightseeing as per brochure, 2 inter-Kenya flights, services of a guide and driver, and special surprises!

(Due to rising fuel costs, additional charges may be imposed.)

Requirements: Valid Passport that has an expiration date six months after our return. Kenyan Visa (provided)

Walkability: 



About our Extended Tours

Each prescheduled itinerary includes distinctive hotels, fabulous regional cuisine, local entertainment, sightseeing, ground transportation, directions, tickets and the services of a professional tour manager—all the details necessary for a truly authentic travel experience. You'll find that the price of our tours include so many features that you pay less out-of-pocket money, meaning you get more value for your travel dollar on every tour. Call for more information on any of our extended group tour opportunities!

Please—Go Away...

With Us, That Is!

New Horizons Club Bucks Make Great Gifts!

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!" With the holidays just around the corner, 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 branch and can be customized and personalized for any occasion.



Santa stops to see who's been naughty and who's been nice. Joan and Bob Bingham insisted they had been very, very nice!

Let's Paint!

It's been sometime since we offered a painting class and I've had requests for another one. I've arranged with Stacey Wilson, Happy Paint Brush, to teach an oil painting class for us. Stacey is a certified Bob Ross instructor. You may have seen this technique on television and now you have the opportunity to learn with New Horizons Club. You'll be amazed as Stacey leads you from blank canvas to a beautiful finished product that is uniquely yours. You'll actually bring home your completed painting. No experience necessary! All you need is the desire. Class size is limited to 10 students with a minimum of 6, and if demand warrants, we'll add a second class. Lunch is included.

When: Friday, April 3

Where: Community Room, National Bank of Middlebury, Middlebury, Main Street office

Time: 10:00 a.m. – 3:00 p.m.

Includes: Instruction, all supplies needed to complete one painting, lunch.

Cost: \$65. Payment is due 5 business days after making your reservation.



The Quarter Notes bell-ringing foursome entertained at the Holiday Luncheon. They are: Joan Bingham, Ida Washington, Mary Jane Washburn and Sheila Foote. We enjoyed there music immensely.



Several bank employees assisted at the Holiday Luncheon held on December 10 at the American Legion in Middlebury. Pictured above is: (seated) Donna Donnahue, Kylie Gaboriault, (standing) Maureen Gour, Brhea Strand, Grover Uselton, Shane Kean, Madeline Gardner, Tatsiana Bussiere and Christine Lathrop.

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 and “one size fits all!” With the holidays just around the corner, 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 branch and can be customized and personalized for any occasion.

Club Bucks Order Form

Amount _____

Occasion _____

Recipient _____

Purchased by _____

Special Message _____

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



Bank president, Ken Perine speaks to a rapt group of members at a recent “Talk with the President” seminar.

Community Financial Services Group, LLC

Investment Principles for Tough Times

“Bull markets are born on pessimism, grown on skepticism, mature on optimism and die on euphoria. The time of maximum pessimism is the best time to buy, and the time of maximum optimism is the best time to sell.”

These words—from Sir John Templeton, the great investor who passed away in July—are easy to understand but hard to put into practice. Or, as said by another investment great, Warren Buffett, investing is simple but not easy.

The problem is that we are not as rational as we think. We tend to extrapolate negative trends into the future without recognizing that these trends will change, or that the economy is cyclical. We want to sell at the bottom when the outlook is bleak, and we want to buy at the top when things couldn’t look rosier. We know that stocks outperform fixed income and money markets over very long periods of time, yet we suddenly become unwilling to hold onto our stocks when things go bad. The logical long-term strategy that worked just fine during good times suddenly becomes easy to throw away when things turn grim.

Research shows that when we feel safe we take more risks, and when we feel scared we shy away from taking any risk. We know that drivers take more risks when they wear seatbelts. They slow down considerably when they pass bicyclists without helmets, yet they zoom by cyclists that wear helmets or look like they are in “professional” gear.

We can be similarly irrational as investors. These days, it is easy to act scared and to shun stock investment. But we should remember that there are opportunities for long-term investors even in times of great uncertainty.

Article Reprinted with permission: *Investment Insights*, Vol. 2, Issue 22, Sept 15, 2008.

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 NASD/SIPC. All securities offered through Tower Square Securities, Inc. branch office at 30 Main Street, Middlebury, Vermont 05753, (802) 388-6948. Member NASD/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.

Why, Why, Why!

Why do we press harder on a remote control when we know the batteries are almost dead?

Why does someone believe you when you say there are four billion stars; but have to check when you say the paint is still wet?

Why doesn't Tarzan have a beard?

Why does Superman stop bullets with his chest, but ducks when you throw a revolver at him?

Why do Kamikaze pilots wear helmets?

Whose idea was it to put an 'S' in the word 'lisp'?

If people evolved from apes, why are there still apes?

Why is it that no matter what color bubble bath you use the bubbles are always white?

Is there ever a day that mattresses are not on sale?

Why do people constantly return to the refrigerator with hopes that something new to eat will have materialized?

Why do people keep running over a string a dozen times with their vacuum cleaner, then reach down, pick it up, examine it, then put it down to give the vacuum one more chance?

Why is it that no plastic bag will open from the end the first time try?

How do those dead bugs get into those enclosed light fixtures?

When we are in the supermarket and someone rams our ankle with a shopping cart then apologizes for doing so, why do we say, 'It's all right?' Well, it isn't all right, so why don't we say, 'That really hurt, why don't you watch where you're going?'

Why is it that whenever you attempt to catch something that's falling off the table you always manage to knock something else over?

In winter why do we try to keep the house as warm as it was in summer when we complained about the heat?

How come you never hear father-in-law jokes?

The statistics on sanity is that one out of every four persons is suffering from some sort of mental illness. Think of your three best friends—if they're okay, then it's you.

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



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

PRSR STD
 U.S. POSTAGE
 PAID
 MIDDLEBURY, VT
 PERMIT #10

FDIC Address Service Requested

Filled, but sign on to our Wait List!

Tall Ships in Boston

Enjoy a day viewing the visiting Tall Ships in Boston. Early Friday morning we'll motorcoach to Boston and board our harbor boat for a one and one-half hour narrated cruise among the majestic, towering ladies of the sea. Later we'll feast on a delicious meal at the Gloucester House Restaurant located on the historic Seven Seas Wharf. You'll have your choice of baked haddock or baked stuffed boneless chicken. Please indicate your meal choice when signing up. We'll visit the charming coastal village and artist colony of Rockport.

Reservations must be made by January 2!!

When: Friday, July 10, 2009

Where: Boston, Mass.

Time: 6:00 AM

Return: Approximately 7-8 p.m.

Includes: Motorcoach, driver's tip, harbor cruise, lunch.
 (Not included: a fast food stop on the way home.)

Cost: \$98. Payment is due 5 business days after making your reservation.

Walkability:  

2009 Planner

- Jan 1New Year's Day – Bank Closed
- Jan 2Deadline for Tall Ships of Boston
- Jan 6Preview Party for Queen Mary II Cruise
- Jan 19.....Martin Luther King Day – Bank Closed
- Jan 8-19.....Caribbean Medley Cruise
- Jan 19.....Martin Luther King Day – Bank Closed
- Feb 26-Mar 8 ...Kenya
- Apr 3.....Let's Paint!
- May 25Memorial Day – Bank Closed
- Jun 24-30.....Discover Montreal Cruise * or
- July 4Independence Day – Bank Closed
- July 10.....Tall Ships of Boston
- Sept 4-8.....Queen Mary II Cruise
- Oct TBAEuropean 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