



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. A brief overview of our fabulous destination includes the following.

Settle into your centrally-located Athens hotel for three nights and discover the world-famous historic sites in and around this ancient city. You’ll experience expert-led tours throughout Athens 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. The itinerary also leaves time to explore on your own.

Travel north to Thermopylae and Kalambaka, where we’ll spend two nights while we take in all the sights. 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 the 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 in the charming seaside village of Tolo where we’ll overnight and enjoy a delightful dinner with local wine on the beach. The next day, we’ll take the time to explore further. On Day 11, we’ll transfer to the port of Athens and board the

high speed ferry to Mykonos, the withwashed 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. We’ll enjoy cultural wonders and history, beginning with the fascinating landscape of vineyards, whitewashed chapels and volcanic cliffs.

Alas, we head home from Athens on Day 15 with fond memories to last a lifetime.

The information above is just 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.

This destination is one of the most spectacular places on earth! Don’t miss it!

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 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.

Exploring Greece and its Islands Preview Evening

When: Thursday, January 21

Time: 7:15 p.m.

Where: National Bank of Middlebury’s Community Room, Main Street, Middlebury (rear entrance)

Cost: FREE

On The Horizon



What can I say about our super party for NHC's 20th birthday? We had food catered by Two Brother's Restaurant; wooden boxes crafted by Maple Landmark and filled with special M & Ms; clever centerpieces that we gave away; a continuous slideshow of photos from past events; and wonderful local entertainment provided by comedian Tony Bates, singer Sarah Stone and pianist Fred Barnes. You may recall that the weather was frightful and a couple of dozen members, mainly from the Route 116 corridor, were unable to make the event. Those attending were very complimentary about the evening! I had lots of help from faithful member volunteers as well as bank staff and I sincerely thank them all! Let's see, twenty more years would take us to 2029! Hmmm.

I mentioned in the last newsletter that I was taking advantage of a Danube River cruise "familiarization" trip. After making that trip, I've decided not to include it on our calendar. I thought I'd fall in love with the trip, but that was not the case. That's the advantage of being able to preview a trip before I offer it. Sometimes its perfect; sometimes its not.

I am offering a Collette Vacations' trip, "Exploring Greece and Its Islands". When you see all this trip has to offer; you're going to want to go!

On our successful trip in September to the Ogunquit area, I promised another Maine trip that would include Acadia National Park. You'll see that trip added to our calendar for June. I think it's going to be very appealing.

There are a couple of trips listed that have sign-up deadlines that are quite short. In order to procure and hold tickets for these (Mamma Mia! and Church Basement Ladies), you need to decide right away about joining us. Once the tickets are gone or we have not sold enough to make the trip feasible, it's 'over', as they say! Act now!

Two other events just have 'placeholders' on our calendar; the Mystery Trip and the Weston Playhouse. The Playhouse has not announced their summer program yet and the Mystery Trip date and destination have not yet been decided. I've been trying to put together a calendar for the whole year, but there are still too many possibilities that I have not been able to explore fully, to include in this newsletter.

And, some closing thoughts as we say goodbye to 2009 and welcome 2010 –

A pack of weeks, yes fifty-two
For us to use for plans anew
So let us now with silent prayer
Resolve to use this year with care
And make each moment really count
In kindness ...a never ending amount
In thoughtfulness and truth and trust,
In deeds humane and actions just
And if we do this, never fear
This will be a happy new year!



Charlotte Dickman

“Church Basement Ladies” in Connecticut

Join us for an overnight trip to New London, Connecticut to see the famous “Church Basement Ladies” at the Garde Arts Center, one of the few remaining historic movie palaces in Connecticut. This acclaimed play has become a hit and we offer you the chance to see it, too! The comedy follows the escapades and hilarious antics of four ladies who work in the kitchen, organize the food, solve the everyday problems and keep the pastor in line in a small country church. You'll recognize these four ladies instantly as nearly every church has one just like them! Our hotel will be the Hampton Inn in historic Mystic, Conn.

On Day 2 we'll visit Newport, Rhode Island, the summer mecca for the rich and famous. We'll tour one of the famous mansions and visit the shops that line the quaint waterfront at Brick Market Place and Rose Wharf. We'll also lunch at the White Horse Tavern before we start back to Vermont. Reservation and deposit must be made by Friday, February 5.

When: Wednesday, May 5–Thursday, May 6

Where: Connecticut and Rhode Island

Departure Time: 7:00 a.m.

Return Time: Approximately 8:00 p.m.

Cost: \$356 double; \$395 Single; \$345 triple (per person).

Deposit: \$50 due by February 5; balance due on or before March 16.

Includes: Motorcoach transportation, show ticket, driver's and guides gratuities. Lunch and dinner on Day 1; continental breakfast and lunch on Day 2.

Walkability: 🚶

New Participating Merchant

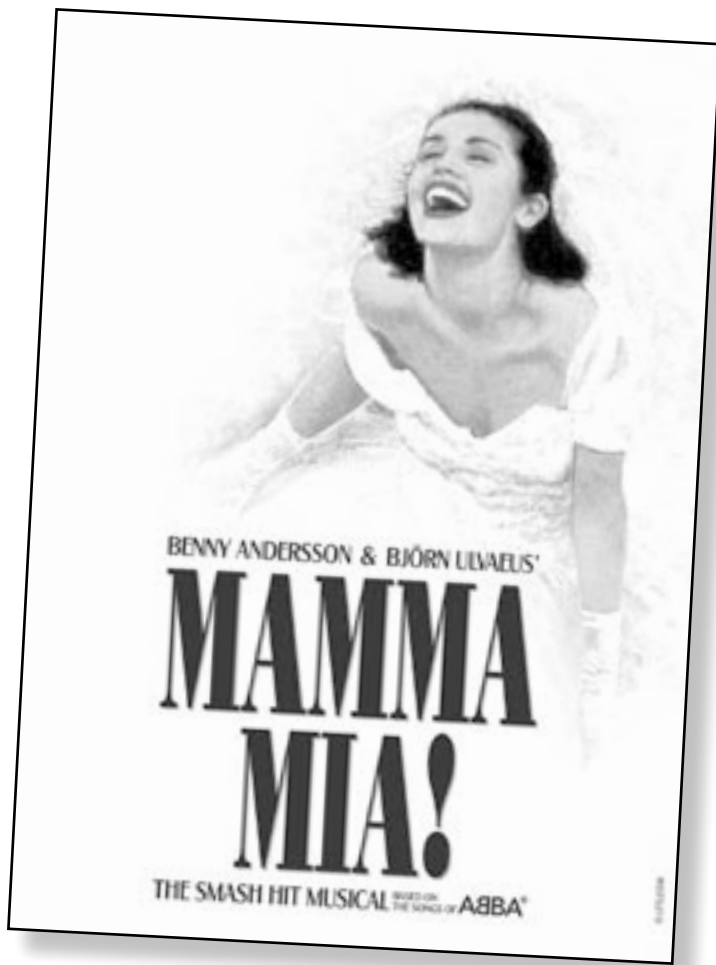
I'm happy to announce the addition of a new Participating Merchant to our ever-growing list, Cathy's Custom Cuts in Middlebury. I hope you'll take advantage of her offering!

Cathy's Custom Cuts

Cathy Blaise, Betty Sargent

12 Court Street, Middlebury, VT 05753 • 388-4553

NHC Benefit: 10% Discount



Mamma Mia!

If you've ever wanted to see the spectacular Broadway play, "Mamma Mia!" here is a great opportunity to join us for a day trip to NYC. It's relatively inexpensive, on a Saturday, you'll have lunch on your own and have time to explore (or shop) before the 2:00 p.m. performance at the Winter Garden Theater.

Set in a beach resort in the Mediterranean, "Mamma Mia!" tells the story of Sophie, a bride-to-be with one wish: to have her absent father walk her down the aisle. If you are an ABBA fan, this has your name written all over it. The songs are all culled from the group's songbook and this is one Broadway show where singing along and dancing in the aisles is encouraged. This is high energy and fun, fun, fun!

You're welcome to bring snacks on the bus if you wish. We'll be doing a mid-morning stop and a fast-food stop on the way home.

Because we have a deadline for show tickets, reservations must be made by Thursday, January 28. Do not delay or you'll miss out.

When: Saturday, April 10

Where: New York City

Departure Time: 5:30 a.m.

Return Time: Approximately 11:30 p.m.

Cost: \$197 per person

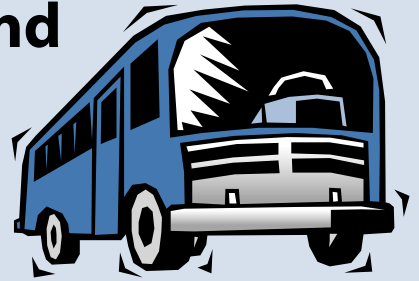
Includes: Motorcoach transportation, show tickets, driver's gratuity. Does not include breakfast, lunch or dinner.

Walkability: 🦶

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 businesses days after making your reservation



Maine Coast Adventure

We're off to the beautiful coast of Maine! We'll have a 3-night stay in Camden at a charming country inn with heated, indoor swimming pool. We'll spend a full day visiting Acadia National Park, Cadillac Mountain, and time to enjoy browsing the beautiful town of Bar Harbor. We'll enjoy a bountiful downeast lobsterfest, too! On day three, we're off on a windjammer cruise on Rockport Harbor and, of course, you'll have time to explore Camden. Our last day will find us visiting the Portland Head Light, exploring Kennebunkport, and viewing former President George Bush's fabulous summer home and then we're homeward bound.

We need 40 members to make this trip "go".

When: Sunday, June 27–Wednesday, June 30

Where: Coastal Maine

Departure Time: 8:00 a.m.

Return Time: Approximately 8:30 p.m.

Cost: Double-\$642; Triple-\$632; Single-\$832;

Includes: Motorcoach transportation, guide, three overnight stays at the Country Inn at Camden (or similar) 2 dinners, 3 continental breakfasts, attractions as per flyer, cancellation insurance, tips for bus driver and guide

Walkability: 🦶🦶

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

Elderly Services Spring Courses

Lifelong learning for adults aged 60+ offers these opportunities from April 5 to May 16:

Great Decisions—Leonard Bull

(a current event discussion group)

Vermont Politics—Gerry Gossens

Hidden Gardens—Judith Irven

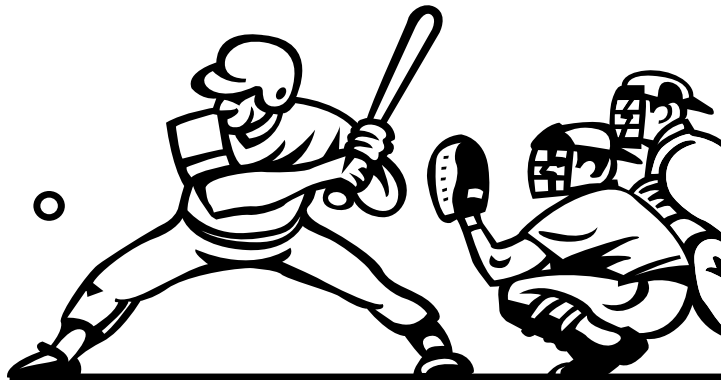
Islamic Sectarianism—Justin Stearns

Public Opinion in U.S. Politics

Healthier Living Workshop (sponsored by VT. Dept of Health)

Trip to Flynn Theatre—“La Cage aux Folles”

Call Scott at 388-3983 for an ESI College course catalog or view one online at www.elderlyservices.org.



Play Ball!

Make your plans now to join us in April for a trip to Baltimore to see the Boston Red Sox take on the Baltimore Orioles. We'll be transported to Baltimore via motorcoach for a two-game series at Camden Yards Stadium. We'll be staying at the Marriott Hunt Valley hotel complete with indoor swimming pool. It's located near light rail service to downtown Baltimore so you can come and go as you please. Breakfast is included each morning at our hotel as well as a guided tour of Baltimore featuring Edgar Allen Poe's gravesite, Federal Hill and Shot Tower. You'll also have time to browse the scenic and historic Harborside area. You might choose to take a harbor cruise or shop. The distance between Camden Yards and Harborside is a walkable distance for those looking for a more physical jaunt.

We need 36 participants. This would make a very nice trip to bring your children or grandchildren along!

When: Friday, April 30–Sunday, May 2, 2010

Where: Baltimore, Maryland

Time: 5:30 a.m. departure from Middlebury; 8:30 a.m. departure from Baltimore

Cost: Double-\$672; Triple-\$617; Single-\$825; Children (5-17 years old sharing with two adults at the double rate) \$447

Includes: Includes: Motorcoach transportation to and from Baltimore, guide, two overnight stays at the Marriott Hunt Valley hotel (or similar) tickets for two games, guided tour, cancellation insurance.

Walkability 🐾🐾

Sunny Southern California Getaway Preview Evening

When: Thursday, January 21

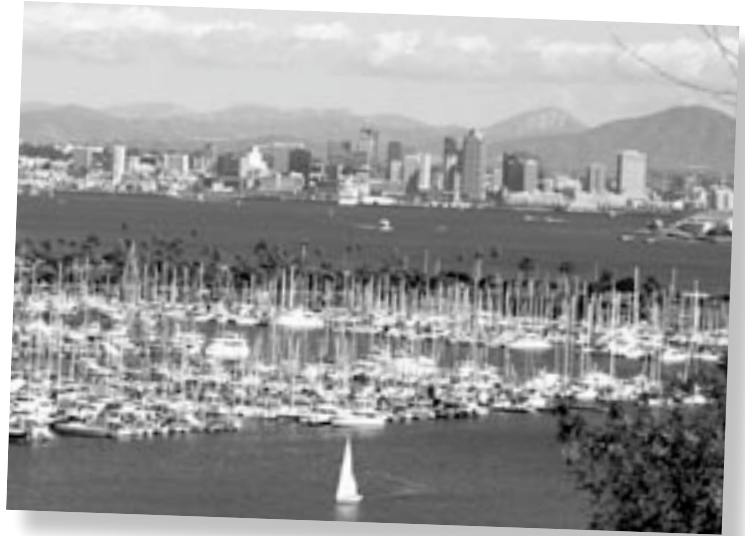
Time: 6:00 p.m.

Where: National Bank of Middlebury's Community Room, Main Street, Middlebury (back entrance)

Cost: FREE

Includes: Lots of good information, refreshments

Call: Charlotte at 388-1632 to reserve space!



Sunny Southern California Getaway

Join us for six balmy June days when we visit the beautiful areas of Palm Springs and San Diego. In Palm Springs we'll enjoy a three-night stay, combined with activities and time to do your own "thing," whether it's playing golf, sightseeing, shopping or relaxing. We'll take an aerial tramway ride to the top of San Jacinto Peak, experience the Palm Springs Follies Show and see homes of movie stars! In San Diego, we'll visit the Richard Nixon Presidential Library, tour the Mission San Juan Capistrano, go to the San Diego Zoo and enjoy the area's history with city tours.

For a complete itinerary and registration form, stop by any NBM office.

When: Sunday, June 13–Friday, June 18, 2010

Where: Palm Springs and San Diego, California

Time: TBA

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

Cost: \$1999 per person, based on double occupancy. **Singles:** Add \$450.

Includes: Transportation to and from airports, excursions as per brochure, three nights in Palm Springs, two nights in San Diego, 8 meals (5 breakfasts, 3 dinners), tour guide, insurance, tipping for drivers and tour director.

Requirements: Valid identification for airlines

Walkability: 🐾🐾



The Town Hall Theater was the perfect place to celebrate NHC's 20th birthday.



Singer Sarah Stone and pianist Fred Barnes brought delightful music to our ears at the 20th Birthday Part! Tony Bates also entertained at NHC's 20 Birthday Celebration. He made us laugh at some of the foibles of getting older!



Constance Kenna was the winner of the 2010 Mystery Trip For Two tickets.

Exchange Traded Funds— New Investment Alternatives for Community Financial Services Group's Clients

Exchange Traded Funds (ETFs) are similar to mutual funds and have begun to change the "funds landscape" in several ways.

While they will probably not replace mutual funds because of historical inertia, ETFs are serving to better meet the changing and evolving needs of investors.

The first exchange traded fund was created and offered to investors in 1993 and was called "SPDRs" because it was based on the S&P 500 index. By 1996 eighteen more ETFs were traded. In 2008, the total number of ETFs grew to 728 with assets worth about \$531 billion.

Even more significantly, global investors added a net difference of \$271 billion to ETFs in 2008 while mutual funds declined by a net of \$130 billion.

Perhaps the most significant advantage for investors is that ETFs offer greater tax efficiency for investors when compared with mutual funds. Why is this the case?

A mutual fund has to sell holdings to generate cash when a sell order comes in. The gains that are realized from the ensuing sale are distributed to shareholders and generate taxable earnings.

Comparatively, managers of ETFs are able to avoid triggering distribution of these same gains by trading mutual fund shares within the ETF for securities.

Several clients over the years who have had non-tax-deferred portfolios using mutual funds ended up with some nasty "tax surprises." Sometimes the mutual funds they owned would distribute up to 8 or 10% of their value on or around December 28 of a given year. The result would be that the client, having not set aside enough withholding during the year to cover this unanticipated income, would sometimes have to pay thousands of dollars in unanticipated taxes.

Real time trading and greater containment of taxable capital gains and dividends to investors are two major advantages that ETFs hold over mutual funds. Please feel free to contact Community Financial Services Group at 877-334-1677 to find out whether you could benefit from ETFs.

Community Financial Services Group (CFSG) is the Trust and Investment Management Affiliate of the National Bank of Middlebury. CFSG accounts are not obligations of or 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.

Life's Lessons

1. Life isn't fair, but it's still good.
2. When in doubt, just take the next small step.
3. Life is too short to waste time hating anyone..
4. Your job won't take care of you when you are sick. Your friends and parents will. Stay in touch.
5. Pay off your credit cards every month.
6. You don't have to win every argument. Agree to disagree.
7. Cry with someone. It's more healing than crying alone.
8. It's OK to get angry with God. He can take it.
9. Save for retirement starting with your first paycheck.
10. When it comes to chocolate, resistance is futile.
11. Make peace with your past so it won't screw up the present.
12. It's OK to let your children see you cry.
13. Don't compare your life to others. You have no idea what their journey is all about.
14. If a relationship has to be a secret, you shouldn't be in it.
15. Everything can change in the blink of an eye. But don't worry; God never blinks.
16. Take a deep breath. It calms the mind.
17. Get rid of anything that isn't useful, beautiful or joyful.
18. Whatever doesn't kill you really does make you stronger.
19. It's never too late to have a happy childhood. But the second one is up to you and no one else.
20. When it comes to going after what you love in life, don't take no for an answer.
21. Burn the candles, use the nice sheets, wear the fancy lingerie. Don't save it for a special occasion. Today is special.
22. Over prepare, then go with the flow.
23. Be eccentric now. Don't wait for old age to wear purple.
24. No one is in charge of your happiness but you.
25. Frame every so-called disaster with these words "In five years, will this matter?"
26. Always choose life.
27. Forgive everyone everything.
28. What other people think of you is none of your business.
29. Time heals almost everything. Give time, time.
30. However good or bad a situation is it will change.
31. Don't take yourself so seriously. No one else does.
32. Believe in miracles.
33. Don't audit life. Show up and make the most of it now.
34. Growing old beats the alternative—dying young.
35. Your children get only one childhood.
36. Get outside every day. Miracles are waiting everywhere.
37. If we all threw our problems in a pile and saw everyone else's, we'd grab ours back.
38. Envy is a waste of time. You already have all you need.
39. Yield.
40. Life isn't tied with a bow, but it's still a gift.

Written By Regina Brett, 90 years old, of The Plain Dealer, Cleveland, Ohio

Local Media: A Conversation with Marselis Parsons and Angelo Lynn

Join NHC members for a conversation with two outstanding newsmen, Marselis Parsons and Angelo Lynn. Parsons recently retired from WCAX-TV after decades of hosting the evening news. Lynn is the long-time owner of the local twice-weekly newspaper, the Addison County Independent. They'll bring a perspective of the importance of local and state-wide news gathering. In this new age of online everything, what's the importance of these news sources to us, personally?

The Middlebury Inn will serve a luncheon, after which our news guests will share their insights.

When: Tuesday, May 11

Where: Middlebury Inn

Time: 11:30 a.m.–2:00 p.m.

Cost: \$21 per person

Includes: Seminar and lunch (soup, salads, dessert, beverage)

Walkability: 🚶



Two Festive Painting classes were held in December, with 18 people completing a lovely painting. Although we each painted the same picture and all paintings bore individuality, I believe that all participants brought home a work of art! These are the fruits of our labors!

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 _____

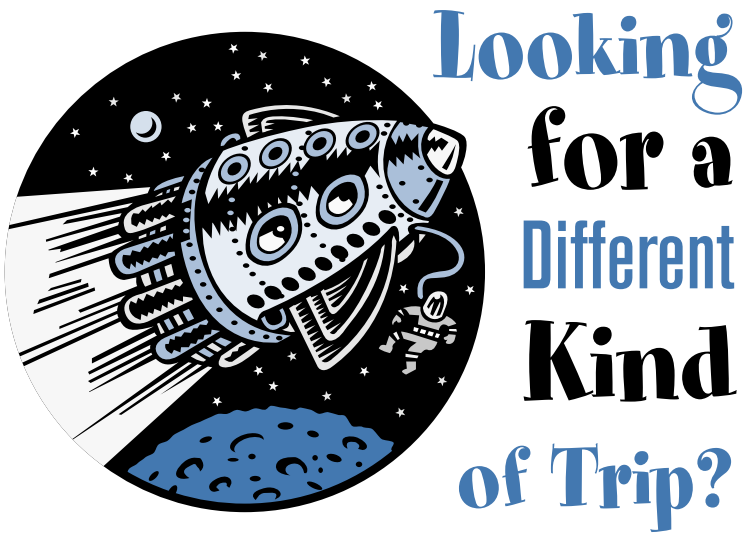
Special Message _____



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

FDIC Address Service Requested

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



A company planning to open the first hotel in space says it is on target to accept its first paying guests in 2012 despite critics questioning the investment and time frame for the multi-billion dollar project. The Barcelona-based architects of "The Galactic Suite Space Resort" say it will cost \$4.4-million for a three-night stay at the hotel, which includes an eight-week training course on a tropical island. During their stay, guests would see the sun rise 15 times a day and travel around the world every 80 minutes. They would wear Velcro suits so they can crawl around their pod rooms by sticking themselves to the walls. Apparently more than 200 people have expressed interest with 43 people already placing bookings. Should I sign you up?

2010 Planner	
Jan 21	Sunny California and Exploring Greece Preview Parties
Feb 8-24	Panama Canal Cruise
Apr 10	"Mamma Mia!"
Apr 30-May 2	Baltimore Baseball
May 5-6	"Church Basement Ladies"
May 11	Local Media: A Conversation with Marselis Parsons and Angelo Lynn
June 13-18	Sunny Southern California Getaway
June 27-30	Maine Coast Adventure
Aug	Weston Theater TBA
Sept	Mystery Trip TBA
Sept 19-22	Maine Coast, details TBA
Sept 30-Oct 15	Exploring Greece and Its Islands
TBA – To Be Announced	
Valid Passport Required	

