

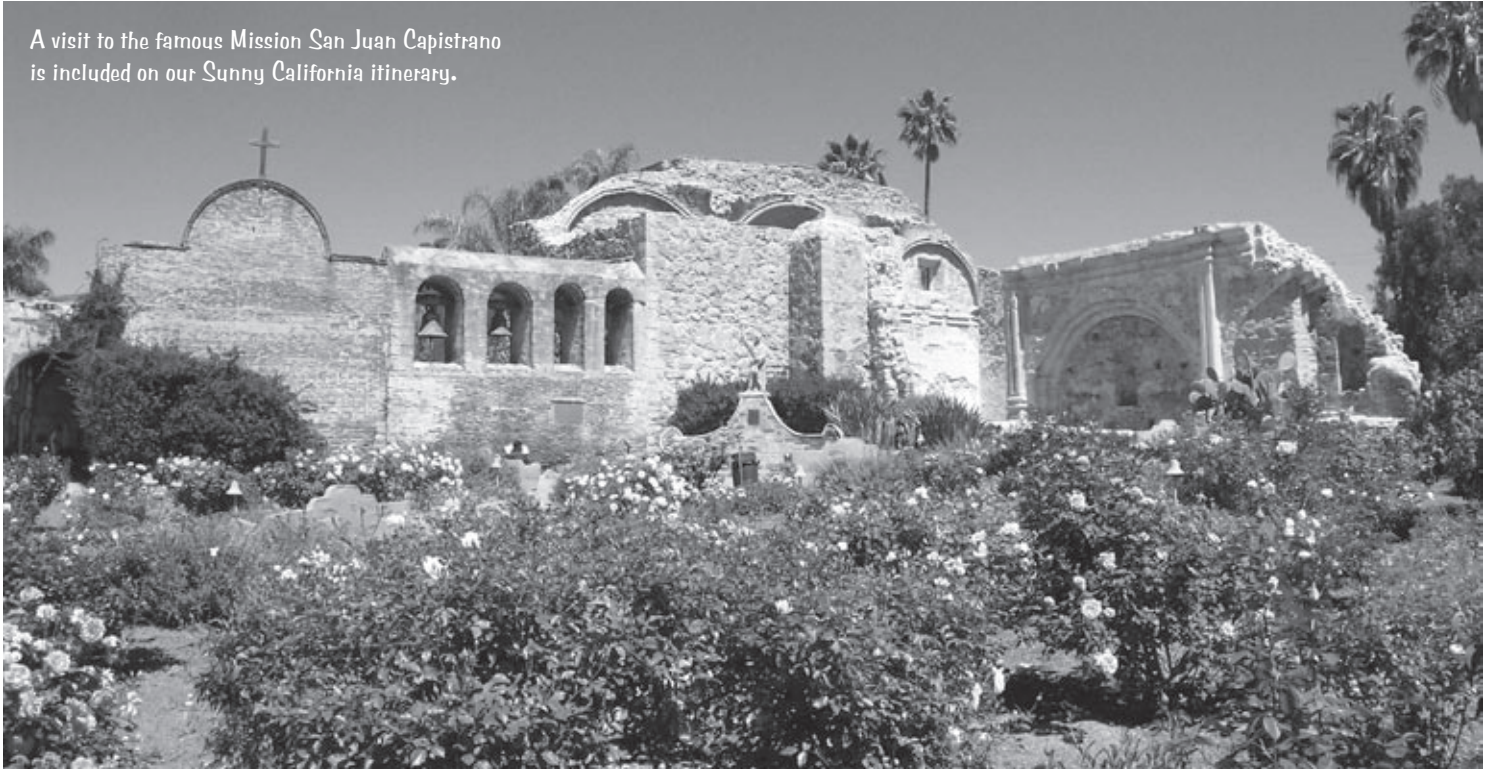


New Horizons Club News

PO Box 189, 30 Main Street, Middlebury, Vermont 05753 • 802.388.1632 • F 802.388.4423

October-November 2009 • cbirchmo@nationalbankmiddlebury.com • www.nationalbankmiddlebury.com

A visit to the famous Mission San Juan Capistrano is included on our Sunny California itinerary.



New! 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: 

Sunny Southern California Getaway Preview Evening

When: Thursday, November 5

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!

On The Horizon

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 and the Club. For the past 10 years I've had the time of my life planning and presenting a wide array of events and trips for you and I was preceded by two other wonderful Club Directors: Carol Choquette (5 years) and Cathy Trudel (5 years). Our celebration will take place on Wednesday, December 9. Read the article in this issue. Info is available on our website, too.

We've got some sweet trips coming up in 2010. The economy is smoothing out and it looks like folks are ready to travel! For longer trips, I'm looking at a possible trip to Greece and a Danube River cruise. Included in this newsletter is a new trip to California that's very affordable. In the next newsletter I plan on including two four-day trips to New Hampshire and Maine in June and September, seeing a Red Sox vs. Toronto baseball game, and a "girls' only" retreat.

I'll be taking advantage of a Danube River cruise "familiarization" trip in October. I think this is the trip I've been looking for and hope to present that trip in the next newsletter. Consequently, I will be out of the office October 14-26.

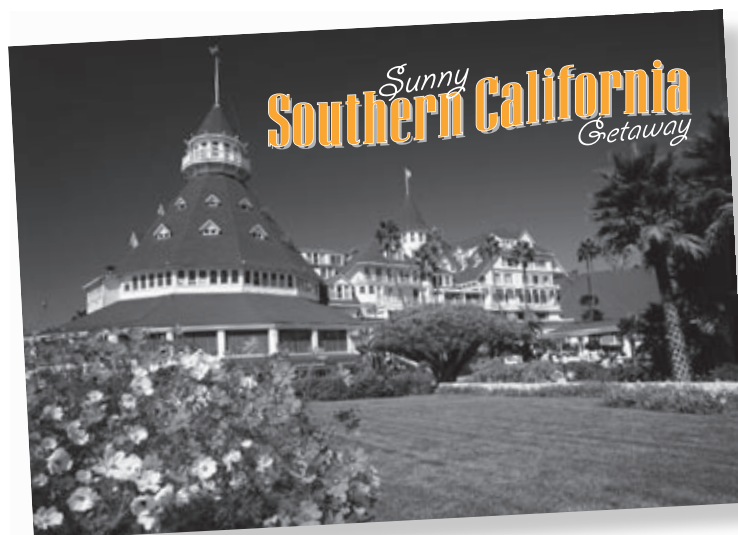
The Panama Canal cruise still has some space available and "Oceania" is still offering several incentives-onboard credits, free air, prepaid gratuities, etc. Give me a call if you're interested!

I think you'll find that those who participated in our annual Mystery Trip will agree that it was a very delightful day! See the article about where we went.

It's not too early to be thinking about your holiday giving. We always have Club Bucks available in any denomination. It makes gift giving so easy!



Charlotte Dickman

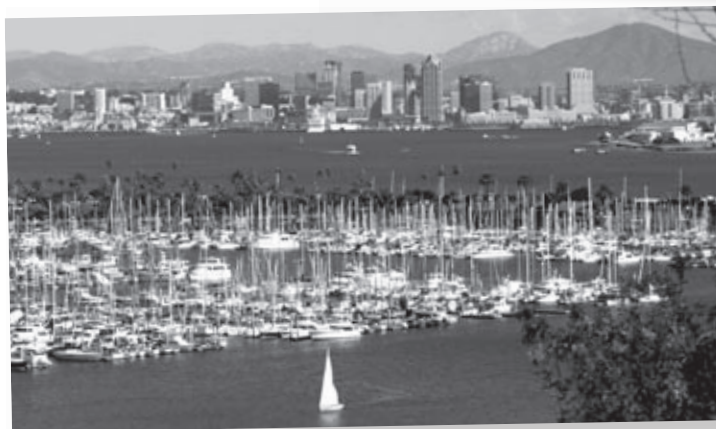


► We'll visit the Hotel del Coronado while in San Diego.

The Palm Springs Aerial Tramway will provide us with magnificent views!



Here's a view of the San Diego skyline. ◀



Influenza

We're all bracing ourselves for a serious outbreak of influenza (whatever brand-name it may take) and here are some oft repeated suggestions that you can do to protect yourself. Many people have the flu each year and others do not. By taking care of yourself beforehand, you may alleviate the seriousness of the bout, should you get it. Stay healthy and if you should get the flu, don't "share" it with others! Here are some helpful ideas:

- Make sure your health is as good as it can be to fight off the flu by eating balanced meals, exercising and getting plenty of rest
- Wash your hands often with soap and water or alcohol-based hand sanitizer, especially after sneezing or coughing
- Cover your mouth and nose with a tissue when sneezing or coughing
- Clean common contact surfaces (phones, countertops, doorknobs, handrails) on a regular basis
- Stay home when sick

Space Available!

Panama Canal

This 18-day Panama Canal cruise offers relaxation and enjoyment of 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!

Offerings include free airfare and \$500 per cabin onboard credit and—get this—prepaid onboard gratuities! Offers are subject to change, perhaps added or subtracted amenities, so be sure to check 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

20 Years and still growing!

We have a very exciting program planned for NHC's 20th Anniversary! We'll take the opportunity to thank you for your loyalty and support for the past 20 years. It's been wonderful providing so many members with fond memories.

Join us for food, entertainment, prizes, gifts and celebration. Our Grand Prize will be a NHC trip! This event will take the place of the annual Holiday Luncheon this year.

This is a members only event! You must sign-up to attend and space is limited! The cost is \$5 and that sum will be donated to a to-be-determined non-profit organization.

When: Wednesday, December 9

Time: 5:00–7:30 p.m.

Where: Town Hall Theater, corner of Pleasant Street and Merchants Row, Middlebury

Cost: \$5

Call: Charlotte at 388-1632 to reserve space!



If other members have not already shared the destinations for the Mystery Trip, here is our itinerary.

Our first stop—headed south—was Hildene in Manchester, Vermont. A new Lincoln exhibit was on display complete with one of three top hats in existence worn by President Lincoln. We shared a delightful catered lunch on the terrace overlooking the beautiful gardens at Hildene.

Next on the agenda was a fun visit to the Choclotarium in East Arlington. Needless to say, we had samples!

On the road again, we headed to Bennington to visit the Park McCullough Home with its 14 foot ceilings and a replica playhouse. This was a summer retreat and was built with money earned from the Pullman car.

Time for another snack, so we drove a little farther south to the Apple Barn where guests were treated to an orchard tour (the largest orchard in Vermont) and the best view overlooking Bennington and the Bennington Monument. Upon our return to the Apple Barn, we had Vermont Cheddar cheese, apples, beverages and some store browsing. They bake their own pies and bread and the aromatic air was delightful!

Lastly, we headed back north to Manchester where we enjoyed a wonderful meal at Ye Olde Tavern, a 1790 historic building. Think of cranberry fritters with maple cream butter!

Our theme was historic homes and great Vermont food! I'm happy to say that I believe we had a very happy and satisfied group!

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





Lobstah

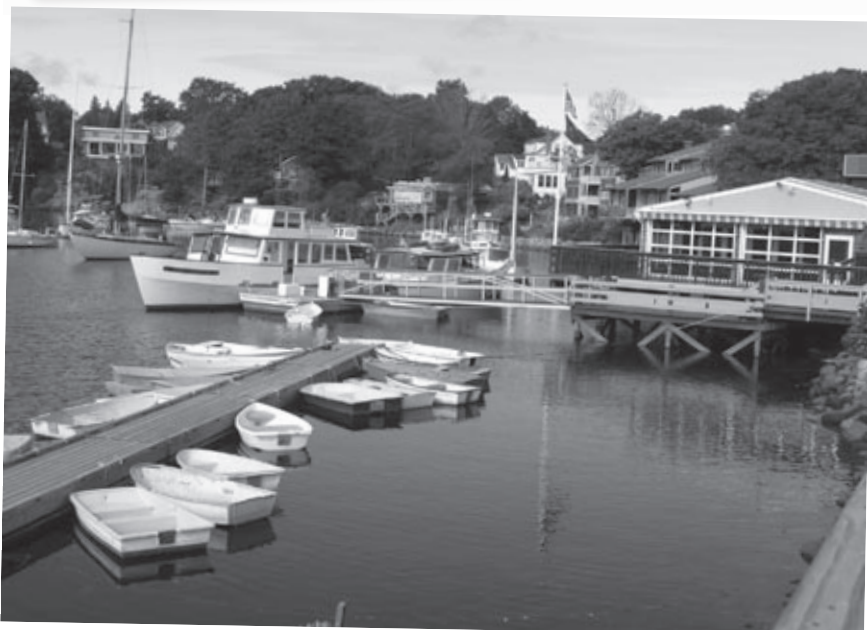


Our Ogunquit, Maine Lobster Trip was great fun as you can see from the photos! I think we ate our weight in lobsters!





h Trip Review!



Jane Miller, Dolores Nadeau, Fran Nelson, Maggie Palmer, Marge Edgerton, Jean Edgerton, Ruth Miller and Joyce Sargent enjoy delicious ice cream at a shop in Portland, Maine. Oh, and that's Bob Norris seated in front! Lucky guy, wouldn't you say?

Community Financial Services Group, LLC

Fixed Annuities: Attractive Yields and Tax Deferral

Fixed annuities provide a relatively safe way to earn attractive yields while also deferring income taxes. For example, currently we offer an annuity that yields 6% the first year, then a minimum of 3% annually the next four years. No income taxes are paid until the interest is withdrawn from the annuity. So, it is possible to defer taxes on the interest for many years—even decades.

This can have a powerful effect when compounded over long time periods, especially if you expect to be in a lower income tax bracket in the future.

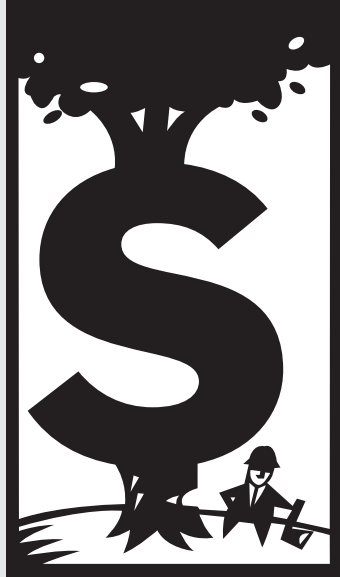
A fixed annuity is an investment, offered by an insurance company, that pays a fixed interest rate for a period of years, which you choose.

While annuities are not FDIC insured, they are considered to be relatively safe, stable investments that are guaranteed by the insurance company offering the annuity. Therefore, it is important to select high quality insurance companies and diversify your investments.

Annuity earnings are tax-deferred until they are withdrawn. However, just like IRAs, there is a 10% tax penalty if annuity income is withdrawn before age 59½. Also, if you withdraw money from an annuity during the first few years, there usually is a surrender charge. The good news is that if you are 59½ years of age or older, often you may withdraw 10% of the total value of the annuity each year without incurring an early withdrawal penalty.

If you would like more information on annuities, including current interest rates, 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. CFSG is an Investment Advisor Representative of Tower Square Securities, member NASD/SIPC, an independent broker-dealer not affiliated with National Bank of Middlebury. 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 loss of principal. Office located at 30 Main Street, Middlebury, Vermont 05753.




Daniel O'Donnell and Mary Duff entertained us at the Times Union Center in Albany.





After the Daniel O'Donnell show, we had a lovely lunch on the sixth floor of the "Dale Miller" restaurant in downtown Albany.


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

An Older Woman's Prayer

LORD,
Thou knowest better than I know myself that I am growing older, and will some day be old.

Keep me from getting talkative, and particularly from the fatal habit of thinking I must say something on every subject on every occasion.

Release me from craving to try to straighten out everybody's affairs.

Make me thoughtful, but not moody; helpful but not bossy. With my vast store of wisdom, it seems a pity not to use it all. . . but Thou knowest, Lord, that I want a few friends at the end.

Keep my mind free from the recital of endless details. . . give me wings to get to the point.

Seal my lips to my many aches and pains. . . they are increasing and my love of rehearsing them is becoming sweeter as the years go by.

I ask for grace enough to listen to the tales of others' pains. Help me to endure them with patience.

Teach me the glorious lesson that occasionally it is possible that I may be mistaken. Keep me reasonably sweet, I do not want to be a Saint . . . some of them are so hard to live with, but a sour old woman is one of the crowning works of the devil.

Help me to extract all possible fun out of life. There are so many funny things around us, and I don't want to miss any of them.

AMEN
—Anonymous



Above, Eleanor Cobey and Lynne Cobey find a quite corner to enjoy lunch at the Bryant House in Weston. We saw "A Raisin in the Sun," a very powerful and dynamic play at the Weston Playhouse.

New Dates!

Even More Painting!

Our class instructor, Stacey Wilson, needed to change the date of our Festive Painting class. I wanted to add a second class as quite a few people were on the Wait List. As a result, there is a date change, plus we've added another class. There is now room on both painting days. If you're interested in taking a class, give me a call. You'll see dates and times below.

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 salad and sandwich lunch is included.

When: Thursday, December 10 **OR** Friday, December 11

Time: 10:00 a.m.–2:30 p.m.

Includes: All painting supplies, a completed painting, lunch

Cost: \$70.

Halloween Jokes!

Here are some jokes to get you ready for Halloween:

Q. Why did Dracula's mother give him cough medicine?

A. Because he was having a coffin fit.

Q. Why wasn't there any food left after the monster party?

A. Cause everyone was a goblin.

Q. What is the most popular subject at school for Witches?

A. Spelling

Q. Why do witches wear name tags?

A. So they can tell which witch is which.

Q. What's a skeleton's favorite musical instrument?

A. The trom-bone.

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. *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 _____



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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, if you desire. 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 have time to browse the scenic and historic Harborside area, also. 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-\$572; Triple-\$517; Single-\$725; Children (5-17 years old sharing with two adults at the double rate) \$347

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:

2009 Planner

- Nov 6..... Sunny Southern California Getaway Preview Evening
- Nov 11 **Veteran's Day—Bank Closed**
- Nov 26 **Thanksgiving Day—Bank Closed**
- Dec 9 20th Anniversary Celebration
- Dec 10..... Let's Paint Some More!
- Dec 11 Even More Painting!
- Dec 25..... **Christmas—Bank Closed**

2010

- Feb 8-24 Panama Canal Cruise ■
- Apr 30-May2.... Baltimore Baseball
- Jun 13-18..... Sunny Southern California Getaway
- TBA..... Danube River Cruise ■
- TBA – To Be Announced

■ Valid Passport Required

