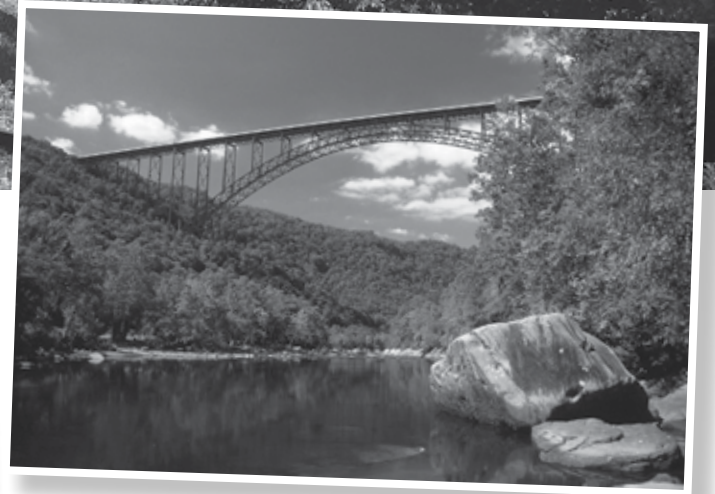




Visit Kanawha Falls  
and see the vistas of West Virginia!



The New River Gorge bridge in West Virginia is the 2nd largest single-span,  
steel arch bridge in the U.S. Come along and see it for yourself!

## West Virginia Train Adventure

Rail fans will love this trip through the mountains of West Virginia. We'll be boarding five vintage steam and diesel trains, gazing in awe at unparalleled mountain greenery. Our train rides include the Cass Scenic Railroad (an old-fashioned logging train), the Durbin Rocket, the Cheat Mountain Salamander, the Potomac Eagle Scenic Railroad and the Western Maryland Scenic Railroad. We'll explore the wilderness in Kanawha Falls, the New River Gorge (home of the world's second-largest highest single-span, steel-arch bridge) and even visit the Beckley Exhibition Coal Mine! Do you dare descend into the mine?

Our adventure will begin as we fly into Charleston, West Virginia; our journey will continue on to Beckley, Snowshoe, Elkins, Cumberland and Roanoke for an experience of a lifetime! You'll see West Virginia like you've never seen it before.

Call or stop in for a day-by-day itinerary and registration form. Time is short on this exciting trip, so don't wait to make your reservation.

**When:** Tuesday, September 27–Monday, October 3

**Where:** West Virginia


**Departure / Return Times:** TBA

**Deposit:** \$250

**Deadlines:** Deposit: May 27; Final Payment: July 13

**Cost:** \$2267 double; \$2591 Single; \$2125 Triple. All prices are per person. Prices may increase due to airline increases.

**Includes:** Transportation to and from airports (departing Boston), air fares and taxes, excursions and meals as per brochure, professional tour guide, Cancellation Waiver (penalties do apply), tipping for drivers and tour director

**Walkability:** 



NHC members enjoyed lunch at the Cracker Barrel Restaurant before our trip to Schenectady to see Lion King.

## On The Horizon

Spring is a promise fulfilled! Ah, the warm weather, what a joy! And daylight savings time has returned!

This year we will focus our travel experiences right here in the good ol' U.S.A. It seems everyday brings new issues in Europe and other international destinations making it difficult to offer you travel experiences you deserve at a price that provides value. Therefore, we think it is prudent to give you opportunities to invest your dollars right back into our own economy. Hopefully, 2012 will bring better international travel values so we can continue to explore this wonderful world together. We have already introduced Tennessee and Alaska, now we offer a Washington, D.C. culinary experience and a West Virginia five train-ride trip. I look for trips offering something a little different or have new twist to an old theme. I think you'll agree that both trips provide these criteria. Read the mouth-watering Metropolitan Cooking and Entertainment Show and the exciting Ride the Rails of West Virginia descriptions. You'll want to go!

We've been very busy adding and updating the Participating Merchant's offerings. Check out those listed in this newsletter and go to our website for the complete list: [nationalbankmiddlebury.com](http://nationalbankmiddlebury.com), click on New Horizons, click on Merchant Discounts.

"April is a promise that May is bound to keep." —Hal Borland



*Charlotte Dickman*

# CHICAGO

## Chicago on Broadway!

Here's a chance to see another spectacular Broadway play, "CHICAGO"! It's relatively inexpensive and on a Saturday. You'll have lunch on your own and have time to explore (or shop) before the 2:30 p.m. performance at the Ambassador Theater on Broadway.

This show is all about razzle-dazzle, non-stop entertainment with one show-stopping tune after another. Chicago is a musical tale of murder, greed, corruption, violence, exploitation, adultery and treachery—all those things we hold near and dear to our hearts. Call your girlfriends and get on board for a great day in the City!

We'll be doing a mid-morning stop and a fast-food stop on the way home.

Act now or you'll miss out!

**When:** Saturday, April 16, 2011

**Where:** New York City

**Departure Time:** 5:30 a.m.

**Return Time:** Approximately 11:30 p.m.

**Cost:** \$205 per person

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

**Walkability:** 🚶🚶

## A Funny Thing Happened on the Way to the Forum

Could there be summer without a visit to the Weston Playhouse for our dose of live theater and a nice visit to historic Weston, Vermont? This year's musical is inspired by the farces of ancient Roman playwright, Plautus. It tells the bawdy story of a slave, Pseudolus and his attempts to win his freedom by helping his young master woo the girl next door. The plot displays many classic elements of farce, including puns, the slamming of doors, cases of mistaken identity and satirical comments on social class. The musical's original 1962 Broadway run won several Tony Awards, including Best Musical and Best Book. A Funny Thing has enjoyed several Broadway revivals and was made into a successful film starring the original lead of the play, Zero Mostel.

And, it goes without saying, we'll enjoy an included lunch at the Bryant House.

**When:** Saturday, August 6

**Where:** Weston, Vermont

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

**Return:** approx 7:30 p.m.

**Cost:** \$94

**Includes:** Transportation, lunch, show ticket, snacks, driver's gratuity

**Walkability:** 🚶

# The Metropolitan Cooking & Entertaining Show

We're lucky enough to visit Washington, D.C.'s Metropolitan Cooking and Entertaining Show! It's an awesome show with special included events. This is the premiere "cooking and entertaining" show in the entire nation. It appeals to all ages and cooking skill levels. The show features hundreds of exhibitors and many live cooking demonstrations by DC's hottest chefs and Food Network personalities. At this time, the celebrities have not been announced but may include such personalities as Guy Fieri, Paula Deen, and Giada De Laurentiis. You'll have the chance to attend workshops and your special ticket gives you access to a celebrity's live theater presentation as well as a cookbook signing (book included). If you like to cook, enjoy watching others concoct delicious dishes, or want to see the trendiest kitchen items, this is the show for you!

We'll be staying at a very special all-suite boutique-style hotel, the Capitol Hill Suites, located two blocks from Capitol Hill. You'll have some time on Sunday morning to do some walking around the area. We'll be enjoying meals at the Phillips Flagship Restaurant (a great crab restaurant) overlooking the Potomac River and another extraordinary



dining experience at the Gordon Biersch Brewery Restaurant. Let's just say, it's all about the food this weekend!

The catch is we have to buy our tickets early in order to ensure that we'll have those special event tickets! If you want to be a part of this fun experience register today! Tickets and space are limited. Act now!

**When:** Friday, November 4–Sunday, November 6

**Where:** Washington, D.C.

**Departure / Return Times:** Depart 6:00 a.m. / Return approx. 10:00 p.m.

**Cost:** \$985 per person, based on double occupancy. Singles: \$1191, Triples: \$926 Quads: \$893.

**Deposit:** A 50% deposit is required by April 29.

**Deadline:** Full payment is required by October 10.

**Includes:** Motorcoach, excursions as per brochure, baggage handling, local guide and tips, tipping for driver, cancellation insurance, 2-night hotel stay, 2 breakfasts, 2 dinners. Lunches are on "your own."

**Walkability:** 🚶



Kate Donahue enjoyed Lion King with her grandmother, Donna Donahue.



Lion King awaits! It was so much more than we expected.

A few spaces remain!

# HEART OF ALASKA!

Heart of Alaska offers 13 nights of accommodations (7 nights onboard ship, 5 nights on land, 1 night in Vancouver/Seattle), an Alaska Railroad Dome Railcar trip to Talkeetna, a full day of exploring Denali National Park, visiting the Iditarod Headquarters, a rafting adventure, staying in topnotch lodges in Alaska, as well as shipboard experiences that offer interesting port and cultural lectures. Call or email me for a copy of the brochure to see the many and varied activities. Special rates were available at the time of printing this newsletter, but are at the discretion of Princess as to how long they will honor this pricing. Act now!

**Cost:** Cabins range in price from \$4924 for an inside cabin to \$5924 for a mini-suite. Call for exact pricing.

**When:** Monday, May 23–Sunday, June 5, 2011

**Where:** Alaska

**Departure / Return Times:** TBA

**Includes:** Transportation to and from airports (departing Burlington), airfares and taxes, excursions as per brochure, an on-land professional tour guide, on-board meals, Cancellation Waiver & Post Departure Plan, tipping for drivers and tour director

**Requirement:** Valid Passport 

**Walkability:** 

## The Magic of Mystic and Thimble Island!

Join us for an overnight trip to coastal Mystic, Connecticut. Highlights include a Thimble Island narrated cruise, a vineyard tour (Guilford, Conn.), a steam train ride and a riverboat cruise. You'll enjoy a delicious dinner, a continental breakfast and a lovely lunch on our short, but delightful visit to this area.

**When:** Monday, July 18 & Tuesday, July 19, 2011

**Where:** Mystic and Guilford, Connecticut

**Departure / Return Times:** Board our bus at 7:30 a.m.; estimated return time is 9:00 p.m.

**Cost:** \$355 per person, based on double occupancy. Singles: \$410, Triples: \$385.

Full payment is due on or before: May 20, 2011

**Includes:** Motorcoach, excursions as per brochure, cancellation insurance, baggage handling, Tour Escort and tips, tipping for driver, 1-night Hampton Inn stay, 1 dinner, 1 continental breakfast and 1 lunch. Other meals are on "your own."

**Walkability:** 

## 1000 Island Adventure

Come along on our three-day, two-night adventure to the beautiful Alexandria Bay, New York area. We'll spend two nights at the 4-Diamond Riveredge Resort overlooking the St. Lawrence Seaway. A breakfast and a dinner will be included at the Riveredge. On day two we'll board a cruise boat and set out across the St. Lawrence for a narrated tour. We'll visit Singer Castle and Boldt Castle and explore the river port of Clayton where we'll enjoy dinner. Day three will return us to central New York State and we'll make a stop in Cooperstown for an afternoon with the legends of baseball at the Baseball Hall of Fame.


**When:** Monday, June 13–Wednesday, June 15, 2011

**Where:** Upper New York State

**Departure / Return Times:** 8:00 a.m. departure; 7:30 p.m. return

**Cost:** \$598 per person, based on double occupancy. Singles: \$759, Triples: \$579. Final payment is due on or before April 22, 2011

**Includes:** Motorcoach, excursions as per brochure, baggage handling, Tour Escort and tips, tipping for driver, cancellation insurance, 2-night hotel stay, 2 full breakfasts, 1 dinner. Lunches are on "your own."

**Requirement:** Valid Passport that does not expire until six months after the trip. 

**Walkability:** 

## The Warrior Emperor and China's Terracotta Army

The Montreal Museum of Fine Art is hosting The Warrior Emperor and China's Terracotta Army and you're invited to come along on a day-trip to see this amazing exhibit. This is a unique selection of 300 artifacts, including the famous life-size terracotta soldiers of the first Qin Emperor's army. It will take us back through 1,000 years of Chinese art and history. Bronze, ceramic, jade, gold and more will provide invaluable evidence of the material culture of the Chou dynasty (1045-221 BC), the first Qin empire (221-106 BC) and the Western Han dynasty (206 BC–23 AD).

We'll have a guided tour of the exhibit; then you are free to revisit or explore other museum exhibits (included) and/or enjoy lunch on your own. Our southbound trip will find us enjoying an included dinner at a Burlington restaurant before returning to Middlebury at approximately 8:30 p.m. I highly recommend this exhibit.

**When:** Tuesday, June 21

**Where:** Montreal, Canada


**Departure Time:** 7:30 a.m.

**Return Time:** Approximately 8:30 p.m.

**Cost:** \$98 per person

**Includes:** Motorcoach transportation, museum admission, driver's gratuity, snack, dinner. Does not include lunch.

**Walkability:** (Depends on additional activities)

**Requirements:** Valid Passport 

# NEW PARTICIPATING MERCHANTS

Please visit our newest Participating Merchants for a great deal. Don't forget to show your card before the sale is rung up.

## **ABC Self Storage**

12 Ossie Road  
East Middlebury, VT 05740  
802-388-6507  
NHC Benefit: 10% off moving supplies and storage (U-haul rentals not included)

## **Sheri's Diner**

25 Center Street  
Brandon, VT 05733  
802-465-8285  
NHC Benefit: Free cup of coffee with breakfast or lunch

## **Horse n Rebel: Market, Gallery & Grill**

4118 Route 116  
Starksboro, VT 05487  
802-377-1066  
NHC Benefit: 10% off Deli and Grille purchases only

## **Elite Entertainment**

1040 Macrae Road  
Colchester, VT 05446  
802-349-7595  
info@eliteentertainment.com  
NHC Benefit: Year round discount of 25% on DJ Services

## **Phenomenal Fudge**

4668 VT Rte 74 West  
Shoreham, VT 05770  
802-897-7300  
NHC Benefit: 10% off all products (excluding shipping). All orders online at: phenonenalfudge.com. Use promo code "sweet"

## **Vermont Chiropractic & Sports Therapy**

Dr. Travis M. Hart  
22 Commerce Street, 8A  
Hinesburg, VT 05461  
802-482-4476  
travismhart@hotmail.com  
NHC Benefit: Free initial consultation, examination and treatment for new patients

## **Blue Moon Clothing & Gifts**

46 Main Street  
Middlebury, VT 05753  
802-388-2433  
NHC Benefit: 10% discount excluding sale items

## **West Addison General Store**

5944 VT Route 17 West  
Addison, VT 05491  
802-759-2071  
NHC Benefit: Free slice of pizza and a 12 oz. soda on your birthday

## **Vermont's Own Products, Inc.**

64 Main Street  
Middlebury, VT 05753  
802-388-7711  
vermontsownproducts@yahoo.com  
NHC Benefit: 10% discount excluding sale items, wine, and shipping

## **A+D Automotive**

38 New Haven Road  
Vergennes, VT 05491  
802-877-2408  
NHC Benefit: 10% off all wiper blades

## **Middlebury Floral & Gifts**

1663 Route 7 South  
Middlebury, VT 05753  
802-388-2800  
NHC Benefit: 10% off all purchases excluding wire orders and sale items.

## **Otter Creek Used Books**

20 Main Street,  
Middlebury, VT 05753  
802-388-3241  
NHC Benefit: \$1 off a \$10 purchase on your Birthday

## **Middlebury Sweets**

12 Ossie Road  
East Middlebury, VT 05740  
802-388-4518  
NHC Benefit: 10% off any purchase

## **The NHC Benefit has changed for these Participating Merchants:**

### **Almost Home Market**

28 North Street  
Bristol, VT 05443  
802-453-5775  
NHC Benefit: 10% off prepared food, Monday & Tuesday only

### **Mary's at Baldwin Creek**

1868 North Rte 116 West  
Bristol, VT 05443  
802-453-2432  
NHC Benefit: 10% off on entrees. Serving dinner Wed-Sun. Not valid holidays, special events or special promotions

### **Ben Franklin Store**

63 Main Street  
Middlebury, VT 05753  
802-388-2101  
NHC Benefit: 10% discount, excluding sale items and custom framing, Tuesdays only

### **Green Mountain Shoe and Apparel**

has added an email address: shoelady4399@yahoo.com

### **Middlebury Inn**

14 Court Square  
Middlebury, VT 05753  
NHC Benefit: 10% discount on Lunch and Dinner (excluding alcoholic beverages)

### **Woodware**

1080 Route 7 South  
Middlebury, VT 05753  
802-388-6297  
NHC Benefit: 10% off all merchandise at time of purchase only



## The Clothesline

A clothesline was a news forecast  
To neighbors passing by,  
There were no secrets you could keep  
When clothes were hung to dry.

It also was a friendly link  
For neighbors always knew  
If company had stopped on by  
To spend a night or two.

For then you'd see the "fancy sheets"  
And towels upon the line;  
You'd see the "company table cloths"  
With intricate designs.

The line announced a baby's birth  
From folks who lived inside—  
As brand new infant clothes were hung,  
So carefully with pride!

The ages of the children could  
So readily be known  
By watching how the sizes changed,  
You'd know how much they'd grown!

It also told when illness struck,  
As extra sheets were hung;  
Then nightclothes, and a bathrobe, too,  
Haphazardly were strung.

It also said, "Gone on vacation now"  
When lines hung limp and bare.  
It told, "We're back!" when full lines sagged  
With not an inch to spare!

New folks in town were scorned upon  
If wash was dingy and gray,  
As neighbors carefully raised their brows,  
And looked the other way...

But clotheslines now are of the past,  
For dryers make work much less.  
Now what goes on inside a home  
Is anybody's guess!

I really miss that way of life.  
It was a friendly sign  
When neighbors knew each other best  
By what hung on the line.

Author Unknown

**Call for availability!**

# Tennessee Looks Good to Me

Tennessee has natural beauty, southern hospitality, serene weather and something for everyone. Food, music, and history abound. Our six-day, five-night trip will find us concentrating on two areas of Tennessee: central including Nashville (three nights), and western Tennessee, Memphis (two nights). Our exciting itinerary includes 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 to find out about availability, a brochure and an application.

**When:** Friday, April 29–Wednesday, May 4, 1011

**Where:** Tennessee

**Departure / Return Times:** TBA

**Cost:** \$2429 per person, based on double occupancy. Singles: \$2879, Triples: \$2329. Payment is due with application.

Prices include Cancellation Waiver and Post Departure Plan

**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:** 🚶🚶

## Open the Door to Coin Collecting with Richard!

Have you considered coin collecting as a hobby and would you like ideas about how to get started? Perhaps you've inherited some coins and wonder how or where to sell them? These are questions related to, what for many, is a very enjoyable hobby. The answers might surprise you!

Join Richard Martineit and NHC for a presentation on coins and related subjects. The objective is a lively discussion that's enjoyable, informative and educational. It will include displays of coins, medals, tokens, and banknotes as well as examples of needed reference materials. Richard is a trusted and knowledgeable collector. And, a former bank employee! If you have something you would like identified or appraised, bring it along and Richard will evaluate it after the seminar. If he does not have the answer he'll suggest ways to find out.

**When:** Tuesday, July 26

**Where:** National Bank of Middlebury's Main Street Office, Community Room. Use rear entrance.

**Time:** 6:30 p.m.

**Cost:** FREE

**Includes:** Seminar and refreshments



**Community Financial Services Group, LLC**

## Traditional IRAs and Roth IRAs

Many times I've been asked what the differences are between a Traditional IRA and a Roth IRA.

A contribution to a Traditional IRA may be characterized as deductible or nondeductible. If deductible, it may lower your taxable income in the year you make the contribution. The current Year 2011 contribution limits are the lesser of a) \$5,000 for individuals under age 50, \$6,000 for individuals who turn 50 in 2011 or are already 50 or older; or b) 100% of compensation includable in gross income for the year.

With Traditional IRAs, the contributed funds grow tax deferred until withdrawal. Withdrawals before age 59½ will be subject to a 10% penalty by the IRS, except for certain circumstances. You'll want to check with your tax advisor about those circumstances, but a couple examples are college tuition expenses, disability or substantially equal withdrawals (IRC § 72(t)).

When funds are withdrawn from a Traditional IRA, they are treated as ordinary income for tax purposes. According to the Internal Revenue Code (IRC), distributions from a Traditional IRA must occur by April 1 of the calendar year following the calendar year in which the individual owner attains age 70½.

Can anyone contribute to a Traditional IRA and deduct it? Not exactly. If either you or your spouse is deemed an active participant in certain company-sponsored retirement plans, there are income limits as to what you can earn and still be able to contribute to a Traditional IRA, and have contributions qualify for a tax deduction.

On the other hand, contributions to a Roth IRA are never tax deductible. In other words, a Roth IRA will not reduce your taxable income in the year you make the contribution. The contribution limits are the same as for a Traditional IRA. The main advantage of a Roth IRA is that distributions of contributions and earnings are income tax-free as long as you do not make any withdrawals before age 59½ and you have had the Roth account for at least five years. Distributions outside of those parameters may be subject to income taxes as well as a 10% penalty. Also, the IRS does not impose minimum required distributions at 70½ or any other age from a Roth IRA.

Not everyone can open a Roth IRA. If you are single and your annual income is over \$122,000 or if you are married filing jointly and your annual income is over \$179,000, you would not be eligible to contribute to a Roth IRA.

Finally, remember that if you are changing jobs, you can roll your former retirement plan into an IRA, giving you more flexibility with investment choices. And there are many investment vehicles you can purchase in a Traditional IRA or a Roth IRA -it's totally up to you.

If you are interested in discussing the various types of IRAs and IRA investments, please call Community Financial Services Group toll-free at 1-877-334-1677.

*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.*

# The Cost of Going

When we “fill ‘er up” and it costs \$40, \$50, \$60 or maybe \$70 and they still won’t do the windows and check the oil, think about what it costs to fill a motorcoach with fuel. The average motorcoach carries about 215 gallons of diesel fuel (which is even more highly priced) making travel even more expensive, as does the increased lap-of-luxury way we travel today. Coaches have always been big, roomy and comfortable, but today they are over the top with bigger seats, wider aisles, more amenities and that can cost more than three-quarters of a million dollars. This is why our trips are a little more expensive right now, but still worth it when you consider the cost of going alone or worst....Not Going At All.



## eStatements!

Did you know you can receive your monthly bank statements electronically instead of through the mail? But, why would you want to do that? It saves paper and time. Avoid sorting through paper statements or having to store them somewhere. eStatements are free and simple. If you do other types of banking online, you can sign up for eStatements online, otherwise just drop in at one of our branches. You’ll be asked to sign a disclosure statement and you’ll be on your way. How easy is that? After that, you’ll receive emails advising you that your eStatement is ready for your viewing—no waiting for the mail delivery. It’s more secure, too. Sign up today!

## 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 this newsletter, post them at 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, Vermont 05753 or email it to me at: cbirchmo@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

**FDIC** Address Service Requested

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



## Great Bristol Picnic

Another perennial favorite is our chicken barbeque on the Bristol Town Green!

We all love a summer picnic and this gives you a chance to see old friends and make new ones. James Douglas may not be governor any longer, but we'll have to see what we can do. What do you say, Jim?

Yes, we're having chicken with all the fixins, so call to reserve your space!

**When:** Wednesday, July 13

**Where:** Bristol

**Time:** 5:00 p.m.

**Cost:** \$14 per person

**Includes:** Chicken barbeque, salads, rolls, beverages, dessert

**Walkability:**

## 2011 Planner

- Apr 16 ..... "Chicago!" New York City
- Apr 29 ..... Tennessee Looks Good to Me
- May 23 ..... Heart of Alaska
- June 13 ..... 1000 Island Adventure
- June 21 ..... Museum of Fine Arts, Montreal
- July 13 ..... Great Bristol Picnic
- July 18 ..... Magic of Mystic and Thimble Island!
- July 26 ..... Open the Door to Coin Collecting with Richard
- Aug 6 ..... A Funny Thing Happened on the Way to the Forum, Weston
- Sept 27 ..... West Virginia Train Adventure
- Nov 4-6 ..... Metropolitan Cooking and Entertaining Show, Washington, DC
- TBA—To Be Announced Valid Passport Required

## Online Banking

Have you thought about using our Online Banking service? It's so easy, it's so fast and you'll wonder why you didn't convert sooner! You can check your balances and transactions, make transfers, balance your statement, view and print your check images, view statements up to 12 months and even export your transactions into money management software. One of our friendly customer service representatives will be happy to get you started.