



## **Greece and Its Islands**

SOME OF THE FABULOUS PLACES WE VISITED AND OUR GROUP ENJOYING THEM.



# On The Horizon

January is the time of renewal, resolutions, simplifying and clean slates. For me, it seems to empathize that we can begin anew. In this issue, I've included articles about checking your credit reports and your outlook on life; both being important in different ways. Your mental health outlook check-up causes you to evaluate the important things in your life and how you can appreciate them more. I just read a short article that stated that a measure of happiness is being satisfied with what you have, not what you don't have. Another task to be checked off your list should be scrutinizing your credit reports. This can bring you peace of mind in the area of identity fraud.

Speaking of simplifying, have you thought about how traveling with NHC streamlines your travel plans? It's like being a VIP from the moment you decide on which trip to take. You won't have to lift a finger! We do all the grunt work of reservations, arrangements and logistics. Once on the road, you turn a few heads as you arrive at your destination in your privately-chartered coach. Yes, you're free to focus on your "celebrity look" with a pair of fashionable sunglasses on your nose! You'll be whisked past the crowds and long lines at popular attractions and taken directly to the entrance. If a problem arises, you can call upon your guides to sort out the issue. With your suitcase delivered to your room, the heavy toting is not a problem. Why not enjoy the privileges of traveling like a superstar? In most cases, we'll even take care of your tipping!

As we take stock, don't forget that National Bank of Middlebury makes your life easier when you take advantage of its services, such as online banking, mobile banking, Bill Pay, eStatements and direct deposits and payments. This newsletter issue features information about eStatements. Simplify your life!

Think about another type of "taking stock," or in this case, a check-up! Contact Doug McCallum at Community Financial Services Group, LLC for a complimentary financial check-up. It's free. You've worked hard to earn

your money—why not see it grow?  
(See his article in this issue.)

The Alaska trip is nearly filled so if you've been on the fence, act



*Charlotte Dickman*

quickly! I have two people looking for roommates for Alaska—a male and a female. If you'd like to go and don't want to pay the single price, here is a great opportunity to come along. Great friendships have come from this arrangement in the past! There is still room on the Connecticut, Tennessee and 1000 Islands trips. New day-trips include the Boston Flower & Garden Show as well as a visit to Montreal to view the Terracotta Army; both have proven popular, so sign up ASAP.

You may note that this newsletter covers January, February, and March. If new events or activities are added to the calendar, you'll find them posted on the New Horizons Club portion of National Bank of Middlebury's website. Changes happen—check often! It would be great if you shared your email addresses with me. I would be happy to send notifications when changes occur or reminders about upcoming deadlines need mentioning. We never share our customer's information without permission, so you do not need to fear that we will give your private information to other companies or people. How about sending your email address to me, please?

I hope your holidays are wonderful and I wish you a delightful winter and spring too! Am I thinking spring already? Yes, the Boston Flower & Garden Show made me do it! But, for now—

A bright New Year, a promised dawn,  
Ring New Year Bells, ring on, ring on!

A bright New Year, a bright new dawn,  
The old year fades, the old year gone.

A new beginning, another chance  
Of nobler living to enhance.

A bright New Year, a bright new day,  
A gladsome promise of work and play.

Ring out the old, ring in the new,  
Ring out the wrong, ring in the true.

Another year, a bright New Year,  
Ring silver-noted chimes of cheer

The singing, ringing of sweet refrain  
Gives hope to hearts to try again.

A bright New Year, a coming dawn..  
Ring New Year Bells, ring on, ring on!

—Author unknown



## Tennessee Looks Good to Me

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

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

**When:** Friday, April 29—Wednesday, May 4, 2011

**Where:** Tennessee

**Departure / Return Times:** TBA

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

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

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

**Walkability:** 🐾🐾

## What's Your Outlook?

Many of us spend more time noticing what doesn't work in our lives rather than what does. Why are we so focused on the bad? I recently came across a two-minute exercise that may connect you to your amazing life. This is it:

Write down five things that make your life great! Stop, think and notice what goes right instead of what goes wrong. I'll share my list with you—

I have a great job that I love.

I can treat myself to occasional indulgences whether it's a wonderful meal or a great cup of coffee.

I'm happy at least 90% of the time!

I have a warm and supportive group of friends and family.

Making someone else happy makes me happy.

When you're ready, increase your list from five to ten items or twenty or thirty. Not only does this type of exercise improve health but it shows us that we have more control over our happiness than we thought. Celebrate what makes your life great.

So? What's yours?

## FREE Tax Assistance

Beginning in February, Retired Senior Volunteer Program (RSVP) will be offering AARP's free Tax Aide - a service that prepares income tax returns and answers tax questions for residents of Addison County. Trained tax preparers will be available, by appointment only, at the United Way/RSVP headquarters at 48 Court Street in Middlebury. They will prepare state and federal tax forms for low- and middle-income taxpayers, paying special attention to those aged 60 and older. All taxes will be filed electronically. RSVP will begin scheduling appointments (388-7044) beginning in January.



NHC's Advisory Board meets quarterly. On December 8, we met at the Middlebury Inn. Pictured above (left to right): Darwin Pratt, Raymond Churchill, Stanley Berger, Bonnie Campbell, Lorraine Muller, Susan Leggett, Patricia Hornbeck, and Teresa Churchill. Missing from the photo are members Miriam Berger and Diana Cotter.



# HEART OF ALASKA!

Did you know that Alaska is the number one desired domestic destination? Here's an exciting five-night land package and a seven-night fun-filled cruise package aboard the beautiful Coral Princess to give us the best of both worlds. It was 2004 when we last offered Alaska and it was a sell-out. Many members have been asking, "Won't you take us to Alaska?", so here it is at a great price and at a time that is less crowded with visitors. 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. The rates\* listed below (double occupancy) were available at the time of printing this newsletter, but are at the discretion of Princess as to how long they will honor this special pricing. Act now!

Cost: Category	Cabin/Location	Regular Rate	Special Group Rate*
JJ	Inside, Baja & Caribe Decks .....	6,399	4,924
EE	Ocean view, Plaza Deck .....	6,999	5,584
BD	Ocean view, Balcony, Baja, Caribe & Dolphin .....	7,339	5,684
AC	Ocean view Mini-suite, Dolphin Deck	7,999	5,924

Suites quoted on request

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

**Where:** Alaska

**Departure/Return Times:** TBA

**Deposit:** \$100 per person, balance due February 25.

**Includes:** Transportation to and from airports (departing Burlington), air fares 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:** 

## 1000 Island Adventure

Come along on our three-day, two-night adventure to the beautiful Alexandria Bay, New York area. This is the land of 1000 islands and it will amaze and restore your soul. The St. Lawrence River flows out of the Great Lakes and is a geological phenomenon of the last great Ice Age. 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. It affords us a comfortable but resort atmosphere. On day two we'll board a cruise boat and set out across the St. Lawrence on a narrated tour. Some of the islands have large summer homes, castles, campgrounds and cottages. We'll visit Singer Castle and Boldt Castle and explore the river port of Clayton where we'll enjoy dinner. Day three will return to central New York State and along the way, 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. depart; 7:30 p.m. return

**Deposit:** \$100 deposit due within 5 business days of reservation

**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, two full breakfasts, one dinner. Lunches are on "your own".

**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.

**Deposit:** \$100 deposit within 5 business days of reservation  
**Cost:** \$355 per person, based on double occupancy. Singles: \$410, Triples: \$385.

**Final 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, one-night Hampton Inn stay, one dinner, one continental breakfast and one lunch. Other meals are on 'your own'.

**Walkability:** 

*A Taste of Spring!*

## Boston Flower & Garden Show

Come along with NHC for a day-trip to Boston to visit the Boston Flower & Garden Show at the Seaport World Trade Center. This year's show theme is "A Burst of Color—Celebrating the Container Garden." Container gardening has exploded to become the hottest way to add vibrancy, warmth, and drama to any size space. Containers will be mixed into all the gardens and special displays. Gardening products are for sale and you might choose to attend a gardening lecture.

Many food vendors will be at the show and you may eat lunch there on your own. We offer another option as well: at approximately 1:00 p.m. the motorcoach will be available to transport those wishing to go to the Faneuil Hall area for sightseeing, shopping or eating. Those choosing to stay at the Show will be picked up at Seaport World Trade Center at a predetermined time (3:30 p.m.) and continue on to pick up those at Faneuil Hall area.

An on-your-own fast food dinner stop will be included on the trip home.

**When:** Wednesday, March 16, 2011

**Where:** Boston

**Departure Time:** 7:00 a.m.

**Return Time:** Approximately 8:00 p.m.

**Cost:** \$96 per person

**Includes:** Motorcoach transportation, show tickets, driver's gratuity, snack. Does not include meals.

**Walkability:** 🦶🦶, depending upon how active you decide to be

## Why Travel with NHC?

There are all types of travel available to you. When you travel with New Horizons Club, you'll find companionship, education, security, fun, convenience and value. Here's how:

**Companionship.** Friends with similar travel interests travel together and you'll also make new friends.

**Educational.** You learn new things from trained tour managers, local historians, professional step-on guides and each other.

**Security.** There's security in numbers and you can travel with confidence with a tour manager who knows the destination.

**Fun.** Travel-mates provide a fun atmosphere and there's always someone to talk to and share the experience with.

**Convenience.** All the fine details (meals, lodging and transportation) are handled with just one phone call.

**Added value.** Costs are spread over the entire group of travelers. Additional savings have been negotiated for attractions, meals, taxes and gratuities to give you the best possible value. Putting together your own travel arrangements is possible but not as economical when you equally compare the quality and inclusions.

## 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). I saw many of these artifacts first-hand on a personal visit to China and I can not explain how amazed you are going to be.

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. The Museum offers a very fine café. You may also choose spend time in downtown Montreal. St. Catherine Street is only a block away! 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. It is 4★!!

**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



**Paint class:** Class members display their completed paintings from our Landscape Painting Class held in November. As you can see, each is a masterpiece!

Community Financial Services Group, LLC

## Preparing for 2011— Estate Tax Law Changes

At the time this article is being written (early November 2010), the exemption amount for federal estate taxes is unlimited for 2010. However, unless Congress acts before the end of this current year, the Bush tax cuts will sunset. This will mean that the amount a single person can exclude in 2011 for federal estate tax purposes will be only \$1 million. Anything over \$1 million could be taxed at rates starting at 41% up to 60%.

In addition, Vermont has an estate tax. In 2010, Vermont's estate tax exemption amount per person is \$2 million and this is set to rise to \$2.75 million in 2011. Anything over these amounts could be subject to the state estate tax in addition to the federal estate tax.

This means that it may be necessary to do more advanced estate planning than in the past to preserve your wealth for your heirs.

For example, if the law does not change and a single person dies in 2011 with a net worth exceeding \$1 million, approximately half of the amount above \$1 million could go to the U.S. Department of the Treasury in the form of federal estate taxes.

At CFSG we are keeping abreast of any developments in the estate tax laws and can work with you to plan a strategy to help you pass on assets to your loved ones by minimizing federal and state estate taxes.

Call CFSG toll free at 877-334-1677 or contact us on-line at [cfsitrust.com](http://cfsitrust.com).

*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 gains or loss of principal.*



**Jewelry Class:** These NHC members took part in a jewelry making class. Participants in the Learn to Bead Class show off their creations. Amy Quesnel from Vermont Yarn, Beads & Gift Emporium was our instructor.

## Chicago on Broadway!

Here's a chance to see another spectacular Broadway play, "CHICAGO"! We had a great day-trip to NYC last April and the response was so great, I thought we'd try it again. 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." Paint the town red with merry murderesses Roxie Hart, Velma Kelly, their hotshot lawyer, Billy Flynn, and the iconic choreography of Bob Fosse. 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.

Do not delay 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.

Deadline: Reservation and payment must be made before January 13

**Walkability:** 🚶🚶

**Sold Out, but join our Wait List**

## Disney's The Lion King!

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

Come with us to Schenectady, New York, to see one of the most spectacular theater events you'll ever witness. I was able to purchase 46 tickets and they'll go quickly, so call me today! On Broadway, a Saturday matinee orchestra ticket sells for \$168! This is a 2:00 p.m. matinee with an included lunch stop at Cracker Barrel.

**When:** Saturday, March 5, 2011

**Where:** Schenectady, New York

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

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

**Cost:** \$145

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

**Walkability:** 🚶🚶

## 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](mailto:cbirchmo@nationalbankmiddlebury.com).

## Check Your Credit Reports

As we clean our slates for the new year, January is a good time to check credit report history, making sure there are no errors or someone else is not using your identity. You can check each of the three credit reporting agencies once a year for free. To obtain free credit reports from TransUnion, Equifax and Experian, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call toll-free 1-877-322-8228 or write to Free Credit Report, PO Box 105281, Atlanta, CA 30348-5281. If calling or visiting online, have your credit card information handy.

## 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!

## Bill Pay!

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

## Where and What?

Unless otherwise stated:

- All motorcoach trips depart from Route 7 South Office (National Bank of Middlebury/MacDonald's/Hannaford).
- All motorcoach trips include bus driver's tips, guide tips, snacks
- Insurance is included for multi-day trips
- All seminars take place at NBM's Main Street, Middlebury location.
- All payments or deposits are due 5 business days after making your reservation



## 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 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

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

**FDIC** Address Service Requested

*Community Resources*

## Staying on Your Feet

Join us for an informational morning meeting discussing some of the community resources offered in our area. In particular, the focus will be on preventing falls and staying safe. Discussion will center on what you can do to make your environment as safe as possible and aids that help you stay in your home. Did you know that 13 ½ million people over the age of 70 will fall this year? Half of those will not be able to get up on their own, leading to serious complications. Learn about fall prevention, the proper way to get up, how to summon help, and personal emergency response systems. Other information will be available concerning smoking cessation (for you or someone you know), memory screening and diabetes education. Monica Sanchez and Pat Watkins of Porter Medical Center will be our discussion leaders.

Pre-registration is necessary—contact Charlotte Birchmore.

**What:** Staying on Your Feet

**When:** Friday, January 28

**Time:** 10:00 a.m.-11:30 a.m.

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

**Includes:** Vital information, refreshments

**Cost:** FREE, but registration required

## 2011 Planner

- Jan 28..... Staying on Your Feet
- Mar 5 ..... “The Lion King,” Schenectady, NY
- Mar 16..... Boston Flower & Garden Show
- Apr 16 ..... “Chicago!” New York City
- Apr 29 ..... Tennessee Looks Good to Me
- May 23 ..... Heart of Alaska 
- June 13 ..... 1000 Island Adventure 
- July 18..... Magic of Mystic and Thimble Island!
- June 21 ..... Museum of Fine Arts, Montreal 

TBA—To Be Announced  Valid Passport Required

## Your Body...in a day

In 24 hours, the human heart beats 103,689 times, you breathe 23,040 times and inhale 438 cubic feet of air, you eat 3.25 pounds of food and drink 2.9 quarts of liquids, you lose 7/8 of a pound of waste, you speak 25,000 words, you move 750 muscles, your nails grow .000046 of an inch and your hair grows .01714 of an inch, and you exercise 7 million brain cells.