



Arenal volcano looms over the landscape in the world. You may witness red lava streaming down the sides!



Wonderful experiences await you aboard Celebrity Cruise's new ship, the "Silhouette."

Explore Costa Rica

Join us for a spectacular adventure to interior Costa Rica. See all the wonders it offers, including the Tortuguero National Park where you'll thrill to a boat ride deep into the remote unspoiled sections of the park, viewing wildlife such as freshwater turtles, toucans and monkeys. You'll see the Arenal Volcano, one of the most active volcanoes in the world. See lava streaming down its sides and hear it grumble while soaking in the ecothermal hot springs! See the Santa Elena Cloud Forest Reserve with jaguars, Resplendent Quetzels, monkeys, ocelot and birds without number. There are sandy beaches, wildlife galore, rain forests and so much more. Call or stop into one of the NBM offices to pick up a brochure. You'll see this is a trip of a lifetime. Call for a brochure/registration form or pick one up at any NBM office.

When: Sat., February 11–Wed., February 22, 2012

Where: Costa Rica

Departure / Return Times: TBA

Deposit: \$500 by October 10, 2011

Final Payment: December 5, 2011

Cost: \$3286 Double; \$3660 Single; \$3199 Triple. Prices are per person. Additional air fees could be added. (We're at the airline's mercy!)

Includes: Transportation to and from airports (departing Burlington), airfares and taxes, excursions, hotels and meals as per brochure, professional tour guide throughout, Cancellation Waiver (penalties do apply), gratuities for drivers and tour guide

Walkability: 🦶🦶🦶 Please consider, carefully, your physical abilities.

Requirements: Valid Passport that will not expire until 6 months after the trip dates. 📄

Southern Caribbean with Celebrity Cruises

Enjoy a spectacular 13-day mix of Southern Caribbean flavors aboard Celebrity Cruise's newest ship, "Silhouette." We'll skip the flying and motorcoach to Bayonne, New Jersey and cruise on down to the islands of St. Maarten, Antigua, St. Lucia, St. Kitts and St. Thomas. This itinerary will allow three days of shipboard enjoyment, both coming and going! The best of all worlds, I'd say. Why not give yourself a wonderful winter getaway?

We'll overnight in New Jersey, with dinner on your own. On the following day, "cruise day," we'll enjoy breakfast at our hotel, have a driving tour of NYC and check into our staterooms later in the day. This extra day gives us wiggle-room in case the weather is inclement.

For best cabin availability, book soon!

When: Sun., March 4, Sat.–March 17, 2012

Where: Southern Caribbean (see island destinations above)

Departure / Return Times: TBA

Cost:

Category Cabin/Location Special Group Rate

11 Inside, Deck 7 2,469

8 Ocean view, Deck 3 2,799

2B Ocean view w/Verandah, Decks 6 & 7 2,979

Mini-suites available upon request, please call for a quote.

Deposit: \$450 with registration

Deadline: Full payment is required by November 20, 2011

Includes: Motorcoach transportation, 1-night hotel stay including dinner and breakfast, NYC tour, 14-day Southern Caribbean cruise, including all shipboard meals and amenities, gratuities for bus drivers, shipboard gratuities. Optional tours available.

Walkability: 🦶 (Depending upon optional activities chosen)

Requirements: Valid Passport that will not expire until 6 months after the trip dates. 📄

See page 2 for Travel Shows!

On The Horizon

It has been a busy spring for New Horizons Club. We traveled to NYC to see "Chicago!"; to Tennessee visiting the cities of Nashville and Memphis (Yes, Elvis lives!); to Alaska for wonderful land tours and a 7-day cruise through the Inside Passage (see some of our photos); as well as visiting Montreal to see the Terracotta Army of China at the Museum of Fine Arts. Each trip offered different types of experiences, from southern country and jazz music, artifacts thousands of years old, to American wilderness in the wilds of Alaska! If you were not one of our passengers, you missed a lot.

The long-awaited announcement for the Mystery Trip is in this issue! Now, play nice and follow the rules laid out in the article, please!

Last call for The Metropolitan Cooking and Entertaining Show in Washington, D.C. The personality line-up for the show has been announced. It includes Paula Deen, Giada De Laurentiis and Guy Fieri. This is going to be a great experience—you should be joining us!

I've put together a couple of great trips for 2012 that I know you are going to love. Check out our February cruise (no flying) and a fantastic trip to Costa Rica! The Costa Rica trip will knock your socks off! Come explore the flora and fauna of this small nation. Excursions include a boat ride in the Tortuguero National Park, and visiting Santa Elena Cloud Forest. It has it all—lush rain forests, ecothermal hot springs, the very active Arenal Volcano, and animals and birds beyond number. This is a real "bucket list" kind of trip.

You may have heard some 'word' on the street regarding my impending retirement from NBM as Club Director. Now you're hearing it from me! There is some truth in it, for sure, but I plan to ease out of the position as someone else eases in. I'll be going to a 3-day work week beginning in August. Through a mutual agreement, NBM is allowing me to continue that schedule for a year. I'll still be planning and leading some of the trips and activities of the Club, but you may be seeing a new face for some of our activities. You'll enjoy the changes and I know you'll accept and appreciate some new activities and new ideas. I truly appreciate the consideration and kindness the officers of NBM have shown me in working out this transition. It's hard to walk away all at once, after all; you all have been a huge part of my life for nearly 12 years! I'm still going to be around for a while, but we wanted to share our plans with the customers who have supported this program for more than 21 years!



Charlotte Dickman

Costa Rica & Southern Caribbean Cruise Travel Shows

Join us for a new concept in presenting our Previews or Travel Shows. We're offering two sessions—one in the afternoon and one in the evening. You choose the one that is most convenient for you. You'll learn about both destinations at each show.

We'll have lots of good food, door prizes and information to help you make an informed decision about your travel with NHC.

When: Thursday, July 28

Where: National Bank of Middlebury's Main Street, Middlebury office. Please use rear entrance.

Times: When registering, indicate which time you'd like to come: either 2:00 p.m. or 6 p.m.

Cost: Free and lots of fun!

Call: Charlotte, 388-1632

Sister Act and NYC!

Come with us to New York City for a hilarious show, "Sister Act," based on the smash-hit film of the same name. The story-line goes like this: Disco diva Deloris Van Cartier has dreams of hitting the big time. But when she walks in on a "hit" of a different kind, the cops hide her in the last place anyone would think to look—a convent! At first, Deloris—disguised as "Sister Mary Clarence"—has trouble adjusting to life under the strict rule of Mother Superior. But when she transforms the convent's choir into the most glorious new musical act in town, Deloris forms a lasting bond with her newfound friends...and the gang that's chasing her finds itself up against an unstoppable team of soulful sisters! It's a sparkling tribute to the universal power of friendship, so grab your "sisters" (or "brothers") for a great time. On Thursday, we'll attend the hilarious Sister Act at the Broadway Theater, and after the show we'll enjoy dinner at Dallas-B-B-Q. Our lodging will be in New Jersey at the Hampton Inn, and includes a continental breakfast. On Friday morning, you'll enjoy free time for shopping. Remember, Christmas will be just around the corner! Be prepared for some walking!

When: Thu., November 17–Fri., November 18

Where: New York City

Departure: 6:00 a.m.; **Return:** 10:00 p.m.

Cost: \$362 double; \$421 Single. All prices are per person. Cancellation insurance coverage is included.

Deposit/Deadlines: \$100 deposit due by August 15. Final payment is due by September 23.

Includes: Motorcoach transportation to and from New York City, show ticket, driver's gratuities, baggage handling, dinner, one night's lodging, continental breakfast, cancellation insurance.

Walkability: 

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. Thank you to all our Participating Merchants for being a part of this valuable program. We appreciate their support!

Bristol Discount Beverage

21 Prince Lane, Bristol, VT 05443
802-453-3990
NHC Benefit: 10% discount on all wine except red sticker items

Recycled Reading of VT, LLC

25A Main Street, Bristol, VT 05443
802-453-5982
recycledreadingofvermont@yahoo.com
NHC Benefit: 10% off all items, excluding specialty and sale items

Luigi's Italian Specialties

141 Main Street, Vergennes, VT 05491
802-877-6873
Luigis141@yahoo.com
NHC Benefit: 10% off pizza, at time of purchase only

Vermont Folk Rocker

3820 Route 116, Starksboro, VT 05487
802-802-453-2483
NHC Benefit: \$75 off the price of any Folk Rocker

Supercuts

260 Court Street, Middlebury, VT 05753
802-388-5400
owenbob@comcast.net
NHC Benefit: Free haircut on your birthday, 20% off every day

Nick's Home Theater

Middlebury, VT 05753
Phone: 802-989-0824
NicksHomeTheater@gmail.com. Find us on Facebook
NHC Benefit: 10% off installation services

The NHC Benefit has changed for these Participating Merchants:

Green Mountain Shoe & Apparel

20 Main Street, Middlebury, VT 05753
802-388-6337
shoelady4399@yahoo.com
NHC Benefit: 10% off all merchandise, excluding sale items. Membership card required.

Green Mountain Shoe & Apparel

1 Main Street, Bristol, VT 05443
802-453-6337
shoelady4399@yahoo.com
NHC Benefit: 10% off all merchandise, excluding sale items. Membership card required.

Martin's Hardware & Building

68 West Street, Bristol, VT
802-453-3617
NHC Benefit: 10% off all merchandise (7% off with credit card), excluding sale and non-discountable items, i.e.: power tools, etc.

Martin's Hardware & Building

859 Route 7 S, Middlebury, VT 05753
802-388-9500
NHC Benefit: 10% off all merchandise (7% off with credit card), excluding sale and non-discountable items, i.e.: power tools, etc.



Our trip to the Montreal Museum of Fine Art to see China's Terracotta Army was fantastic. What a fascinating display! After our museum visit we stopped in Burlington to enjoy a wonderful dinner at the Windjammer Restaurant.

Beautiful Alaska



A rookery with a beautiful waterfall tumbling into the sea.



~~My name~~ ~~is~~ ~~the~~ ~~happy~~ ~~trans~~ ~~kenneis~~.
Martin is an Iditarod champion dog sledder. It was a fascinating visit!



~~My name~~ ~~is~~ ~~the~~ ~~happy~~ ~~trans~~ ~~kenneis~~.
Every day looks over the landscape. Its high peaks were visible all the days we were in sight of it, which is very unusual.



Here's our NHC group that went to Alaska. That's Mt. McKinley (Denali) in the background. Everyday was filled with beautiful sunshine and wonderful friendship.

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. 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: Fri., Nov. 4–Sun., Nov. 6

Where: Washington, D.C.

Depart: 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.

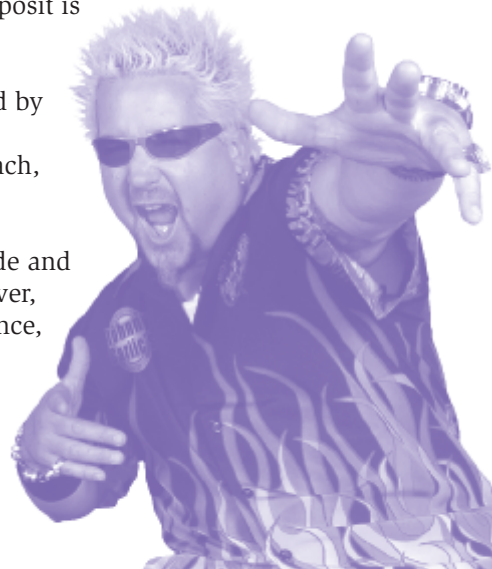
Deposit: A 50% deposit is required now.

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: 



AARP Driving Course

We are again offering an AARP (American Association of Retired Persons) Defensive Driving Course. The course offers a review of safe driving practices and learning how to compensate and apply practical techniques for changes in vision, hearing and reaction times. It could also help you to evaluate whether it's time to stop driving. You'll receive a certificate of completion and you may be eligible for discounts your auto insurance company may offer. Check with your insurance company. There is no driving or testing involved.

When: Friday, September 9

Where: National Bank of Middlebury, Main Street Office, Community Room. Please use Main Street entrance.

Time: 8:45 – 1:00 PM (Please arrive on time!)

Cost: FREE

Includes: Driving Course and snacks

Open the Door to Coin Collecting with Richard!

Have you considered coin collecting as a hobby and would 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

Creating New Jobs and Helping Clients Locally

Since our last update in the New Horizons newsletter, CFSG has been growing both in assets under management and in creating new jobs for Vermonters! We are currently in the process of adding two new staff positions to better serve our clients who are affiliated with the National Bank of Middlebury.

In fact, our assets under management have doubled in size (over \$350 million now) during the past two years, largely in part to Vermonters choosing to work with a local investment management and trust company as opposed to those that are owned outside either the state of Vermont or even outside of the United States.

We've noticed a few developments in the trust business lately.

First, we are seeing more people who are beneficiaries of irrevocable trusts ask their current trustee to resign and have CFSG become the new trustee. The main reason is because beneficiaries feel that the incumbent trustee cannot provide the same level of personal, local service that CFSG could. A second explanation is that CFSG's investment performance is often superior and our fees are usually less than the large national banking giants.

Second, many people want to try to maintain their investment income where possible due to declining interest rates. We can meet with clients to discuss ways to help increase their income and perhaps take an extra trip or vacation each year - like the ones that the New Horizons Club offers.

Should you care to meet with CFSG about irrevocable trusts or asset management services, please feel free to contact us toll-free in Vermont at 1-866-334-1677. Have an enjoyable summer!

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, the bank or any depository institution, the FDIC, or any other government agency. Investments are subject to risk, including the possible gain or loss of principal.

Mystery Trip

You know you've been waiting for it! And, here it is. Join us on Thursday, September 15 for a fun-packed day visiting places you may not know exist. We may go here, or we may go there. Who knows? Only I know for sure!

Our most popular day trip always offers lots of fun and great food—you can count on that. The trip is limited to 50 people and we will take a Wait List.

Here are the rules: You may call, email or stop in at any bank office to register on Tuesday, July 26, beginning at 9 a.m. Sign-up is on first-come, first-served basis. This trip filled up in 15 minutes last year! Do not leave messages on my answering machine before the 9 a.m. time. Please play by the rules and make it fair for all. My direct line is 388-1632, email: cbirchmo@nationalbankmiddlebury.com.

When: Thursday, September 15

Where: Can't tell you!

Departure: 8:00 a.m.

Return: Approx. 8:00 p.m.

Cost: \$136

Includes: Motorcoach transportation, lunch, dinner, admissions, snacks and lots of fun.

Requirements: Sturdy walking shoes, jacket/raincoat in case of inclement weather

Walkability: 

A few seats remain!

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 a lovely 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: 

Check for Availability!

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

Phrases of Wisdom!

A 1st grade teacher presented each child in her class the first half of a well-known saying and asked them to come up with the remainder of it. Their insight may surprise you!

- Don't change horses...Until they stop running
- Strike while the...Bug is close
- It's always darkest before...Daylight Savings Time
- You can lead a horse to water, but...How?
- Never underestimate the power of...Termites
- Don't bite the hand that...Looks dirty
- No news is...Impossible
- A miss is as good as a...Mr.
- You can't teach an old dog new...Math
- If you lie down with dogs, you'll...Stink in the morning
- Love all, trust...Me
- The pen is mightier than the...Pigs
- An idle mind is...The best way to relax
- A penny saved is...Not much
- Two's company, three's...The Musketeers
- Where there's smoke, there's...Pollution
- Happy the bride who...Gets all the presents
- Don't put off till tomorrow what...You put on to go to bed
- Laugh and the whole world laughs with you, cry and... You have to blow your nose
- There are none so blind as...Stevie Wonder
- Children should be seen and not...Spanked or grounded
- If a first you don't succeed...Get new batteries
- You get out of something only what you...See in the picture on the box
- When the blind lead the blind...Get out of the way
- A bird in the hand...Is going to poop on you

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!

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 _____

Stop Unwanted Cell Phone Calls

Telemarketers can now call you on your cell phone! The National Do Not Call Number is 1-888-382-1222. You must call from the land-line and/or cell phone you are taking off the call list. It only takes a few seconds and you are removed from the list for five years!

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



National Bank of Middlebury

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

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FDIC Address Service Requested

Government Direct Deposit and NBM

As of May 1, 2011, Americans enrolling for federal government benefit payments—including Social Security, Supplemental Security Income, Veterans Affairs, Office of Personnel Management and Railroad Retirement Board - will receive them only by direct deposit or the government’s Direct Express Debit MasterCard program. If you are now receiving paper checks for government benefit payments, they will be switched to direct deposit or the government debit card by March 1, 2013.

What are the reasons to use direct deposit services? How about these:

- Safe:** It lessens your chances of becoming a fraud victim
- Easy:** You don’t have to take any action on the scheduled day the payment is sent electronically to your account
- Fast:** Your money is in the bank and immediately available to you.

How do you switch to electronic payments? Switching from checks to direct deposit is fast, easy and free at www.GoDirect.org, by calling U.S. Treasury Processing Center’s toll-free helpline at 1-800-333-1795 or by calling National Bank of Middlebury at 388-4982!

2011 Planner

- July 18/19Magic of Mystic and Thimble Island!
- July 26.....Open the Door to Coin Collecting with Richard
- July 28.....Travel Shows: Costa Rica and Southern Caribbean
- Aug 6.....“A Funny Thing Happened on the Way to the Forum”, Weston
- Sept 9.....AARP Driving Course
- Sept 15Mystery Trip
- Nov 4-6.....Metropolitan Cooking and Entertaining Show, Washington, DC
- Nov 17-18.....“Sister Act” and NYC

2012

- Feb 11-22.....Explore Costa Rica
- Mar 4-17.....Southern Caribbean with Celebrity Cruises
- TBA—To Be Announced Valid Passport Required