



HEART OF ALASKA!

What a combination. 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. It includes visiting so many wonderful Alaskan places. 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. Sign up before November 15 for best cabin selection! Special rates below apply until December 1, 2010.

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	5,104
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:

Alaska Preview Party

Check out our newest extended trip! If you make your reservation at this Party or before, your deposit is ONLY \$100!

When: Thursday, November 4

Time: 6:30 PM

Where: National Bank of Middlebury’s Community Room, Main Street, Middlebury (Use Rear Entrance, Please)

Cost: FREE, refreshments provided

Call: Charlotte at 388-1632 to reserve space

On The Horizon



Tennessee Looks Good to Me

Suddenly our glorious summer is winding down and our minds shift to other things and seasons. I hope your thoughts will be to join us for a trip or activity. In this edition, there are several new offerings for 2011. I've added a couple of short trips to our calendar that I believe you'll find enticing: a Connecticut trip and one to the St. Lawrence River area. Last April's NYC "quick trip" proved to be so popular that I'll try to repeat the formula once again! Let's do it: Zip to NYC for lunch and take in "Chicago" on Broadway and zip back home. It's cheap and easy! Gather the girlfriends and join us for a fun-filled day!

Many of you have asked for a return trip to Alaska and I'm offering just that. You'll find this a trip filled with the sights and sounds you'd expect to find and then some! The land portion is customized just for our group, enabling us to spend more time in Denali National Park and enjoy some included fun activities as well.

There's space available on our Tennessee trip. Don't let this opportunity pass you by. This is a nice national trip that's not too long, but filled with iconic Americana.

Maybe some of those should be on your bucket list!

Last, but certainly not least for 2010, is our annual Holiday Luncheon on December 15. Don't miss it!

If you stopped by one of the bank offices during the time I was serving up root beer floats, thanks so much. It was fun seeing familiar faces and meeting new ones. Thanks to Advisory Board members, Ray and Teresa Churchill, Pat Hornbeck, Darwin Pratt, Bonnie Campbell and Diana Cotter for assisting me.

This will be the last newsletter before the holiday season and it seems "wrong" to be wishing you Happy Holidays (how many shopping days before Christmas?), but I do wish you a wonderful Thanksgiving and joyful holidays. Take time to be with the ones you care about!

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 five-night, six-day 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: 



Charlotte Dickman

Connecticut Here We Come!

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 also 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: 🐾

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 November 19

Walkability: 🐾🐾

1000 Island Adventure

Come along on our two-night, three-day 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 with 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 we'll 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. departure; 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 that does not expire until six months after the trip.

Walkability: 🐾🐾

Participating Merchant News

Welcome to our newest Participating Merchants, When in the area, be sure to stop in to take advantage of their offerings.

Hungry Bear on Main Street

193 Main Street

Vergennes, VT 05491

Phone: 877-2131

NHC Benefit: 10% discount

Vermont Yarn, Beads & Gift Emporium

383 Exchange Street

Middlebury, VT 05753

Phone: 388-2221

NHC Benefit: Save 10% on all yarns



AARP driving course instructor, Jim Inglis, makes a point at the recent class sponsored by New Horizons Club. This annual event is always well attended.

Something to Think About

Ageing is a natural process of life. It begins the moment we are born. Strangely enough, most of us live under the illusion that we and our loved ones will never become old. When old age arrives, we are often unprepared. The natural order becomes reversed. The young help to care for the old. Those who need to be taken care of for the first time have a hard time accepting that they need help. This condition is a product of our culture that does everything it can to conceal the loss of youth. Confronting this reality is the beginning of a healthy relationship to life, aging and death and can foster a more positive attitude.

—Author "Unknown"



The Vergennes staff got into the spirit when I visited their office. I was there for NHC Customer Appreciation Days, serving up root beer floats to the customers!

Paint a Landscape!

We've offered members the opportunity to learn the popular Bob Ross wet on wet painting method in the past, and will do so again this fall. Join Stacey McIntyre of "The Happy Paintbrush" for a one-day class. Even if you thought you couldn't paint, your finished painting will amaze you. To see the landscape painting, go to our website at www.nationalbankmiddlebury.com, click on New Horizons (left hand side), click on "What's New" to see a picture of our project.

When: Friday, October 29

Where: Community Room, National Bank of Middlebury. Please see the receptionist.

Time: 10:00 a.m.-2:30 p.m.

Cost: \$73

Includes: Instruction, materials, lunch, refreshments



On our visit to Weston Playhouse to see "Damn Yankees", some guests enjoyed an old-fashioned swing at the Vermont Country Store.



Pictured are Martha Baldwin, Marion Werner and Anne Baldwin enjoying the oddities at the Vermont Country Store in Weston.

WHERE DID WE GO ON THAT

MYSTERY TRIP?



Governor James Douglas joined us for lunch when we visited the State Capitol building on our Mystery Trip.

Our first stop brought us to Middlesex—Middlesex Center Cemetery to be precise! What the heck? Yep, there's an unusual clothespin grave stone there. The inventor of the spring-type clothespin had a factory in Montpelier. This is what it says on his headstone: "Here lies old Jake Crow. It was too bad he had to go. While on this earth he was hell bent and we knew someday he would up and went." (Huh?) A bit of little-known Vermont trivia there!

We continued on to the State Capitol building where we enjoyed a wonderful tour and refresher course about our building. We "dined" at the Capital dining room and Governor James Douglas honored us with his presence, joining us for lunch; he spoke and answered questions.

Cabot, here we come! Off to the cheesiest place around—Cabot Cheese plant and tour! Samples, samples samples! Have you tried their Tuscan cheddar? Awesome! Ok, I did get a few bars of that for myself! I also purchased cheese for our group's later adventure.

Bragg Maple Farm. Another tour—this time about sugaring. And, yes—samples! Everyone was treated to a baby (not very baby) maple creemee—the yummiest! And, this was our site for a little rest and relaxation over the Cabot cheese and a little wine or non-alcoholic beverages. A few rain drops caught up with us here so we dashed off to...

Williamstown. What's in Williamstown, you might ask? Hmmmm. How about the Spider Web Farm? Yes, there actually is someone who collects spider webs and turns them into works of art. You really do have to see this one to believe it. We had a great time here, visiting with a very elderly gentleman (Willis Knight) and his wife. He couldn't have been more enthusiastic, showing us his technique. What a hoot—and a great time was had by all, let me say.

Last but not least—off to dinner in Barre at the Steak House Restaurant where we had our choice of entrees and enjoyed every bite!

By now we're stuffed and over-stimulated by all the day's activities and happy to be headed home, arriving at 9:15 PM.

Everyone said they loved the trip and all the little pieces and parts that wove a Vermont story! Oh, my gosh—what's next year going to bring??

Taking you Places

I was curious to review all the different places we've visited on Mystery Trips through the years. As I traveled back through my files to recall just where we've been, I was amazed at the variety. Take a look at this assortment of places and activities – Ethan Allen Homestead, Snow Farm Winery, St. Anne's Shrine, Lippizan Horse Show, Rock of Ages Visitors Center and Quarries, Hope Cemetery, State Historical Society (St. Johnsbury), Old Stone House Museum, Vermont Institute of Natural Science (VINS), Green Mountain Flyer (twice), Green Mountain Sugarhouse and Gift Shop, Lake Rescue, Harriman Reservoir and boat ride, Cortina Inn cooking class, Summer Squash Show, Bennington Battle Monument, Robert Frost headstone, Calvin Coolidge Homestead, Marsh-Billings Park and Museum, King Arthur Flour, Green Mountain Coffee Roasters, along Route 100-Ben & Jerry's, Cabot Cheese, VT Teddy Bear, Stowe and Gondola ride, Boydon Valley Winery, Johnson Woolen Mill, Rockingham Meeting House, Bellows Falls, Porter Music Box Museum, Hildene, Chocolatorium, Park McCullough House, Apple Barn & Orchard Tour, Middlesex Cemetery, Vermont State House tour, visit with Gov. Douglas, Cabot Creamery, Bragg Family Farm, Spider Farm!

And, all the great places we've eaten! Shore Acres, New England Culinary Student dinner, Simon Pearce, Cortina Inn, Tavern on the Green, Tosier's, Restaurant, Trapp Family Lodge, Ice House, Peavine Restaurant (Ok – it was memorable, wasn't it?), Williams River House Lobster Luncheon, Ye Old Tavern, Vermont State Cafeteria, Steak House Restaurant, plus all the places where we had special catered meals!

How many of these places have you joined us for? Drop me a line, an email or a phone call with your count and I'll put you in a drawing for a Club Bucks certificate.



Mystery Trip participants sit in the Vermont House of Representatives during our Capitol Building tour.

Community Financial Services Group, LLC

Helping Beneficiaries of Trusts

Did you know that Vermont passed new laws last year that can provide greater empowerment for beneficiaries of trusts?

At CFSG, we are sometimes asked to review irrevocable trusts for a trust beneficiary. With the recent consolidation of banks and investment companies in the state of Vermont as well as nationally, trust beneficiaries often receive little attention and no personal service. Our trust company, on the other hand, prides itself in delivering local, personal service.

We typically help trust beneficiaries by:

Reviewing the trust to ensure that the investments are sound and performing at or above industry benchmarks

Determining whether there may be ways for the beneficiary to receive more income, considering their income tax bracket

Analyzing the existing level of service from the current trustee

Ensuring that a beneficiary's estate planning documents are congruent with their own personal estate planning

Ultimately determining whether CFSG can do a better job as trustee of the trust in question and how that might take place

We charge no fee to conduct an initial review of an irrevocable trust. Should you like to meet with us about irrevocable trusts and financial asset management services, please feel free to contact CFSG toll free at 1-877-334-1677.

Community Financial Services Group—CFSG: The Trust and Investment Management Affiliate of National Bank of Middlebury. Investment Advisor Representative of and securities offered through Tower Square Securities, member FINRA/SIPC. All securities offered through Tower Square Securities, Inc. branch office at 30 Main Street, Middlebury, Vermont 05753, (802) 388-6948. Member FINRA/SIPC, an independent broker-dealer not affiliated with National Bank of Middlebury. Securities offered through Tower Square Securities, Inc. 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.



The staff of the National Bank of Middlebury makes it all come together for the Great Bristol Picnic! Thanks to all for serving NHC customers!



Nearly 100 people joined us for the Great Bristol Picnic. As you can see, there was plenty of food. Thanks to National Bank of Middlebury staff for helping on this annual event.



Attendees at the Great Bristol Picnic enjoyed a wonderful picnic meal with all the fixins'!

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 make your call to 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: 🚶

Holiday Luncheon

It's not too early to mark your calendar for NHC's Holiday Luncheon! Join us for a festive luncheon at the Middlebury American Legion on Wednesday, December 15. The food is always great—the menu this year includes baked ham with all the fixings. NBM employees always come to help us celebrate the season and the entertainment promises to be most enjoyable.

Sign up now so we can plan our food quantities.

When: Wednesday, December 15

Where: Middlebury American Legion, Boardman Street, Middlebury

Time: 11:30 a.m.

Cost: \$15

Includes: Baked Ham luncheon with beverages and dessert, gift, entertainment, and lots of FUN!

Learn to Bead

NHC is sponsoring two classes at the new Vermont Yarn, Beads & Gift Emporium located on Exchange Street, Middlebury. Learn how to create basic bead projects just in time for the holidays. When signing up, please indicate the class you wish to attend: morning (9:00 a.m.-noon) or afternoon (1:00 p.m.-4 p.m.). Class size is limited to 10 people in each class to ensure you receive individual attention. You'll create a lovely necklace in the color scheme of your choice. Visit our website at www.nationalbankmiddlebury.com, click on New Horizons (left hand side), click on What's New to see a picture of our project. (PS: Vermont Yarn, Beads & Gift Emporium is a new Participating Merchant so you can buy your supplies at discounted pricing!)

When: Tuesday, November 2

Where: Vermont Yarn, Beads & Gift Emporium, 383 Exchange Street, Middlebury

Time: Class One: 9 a.m.-noon; Class Two: 1:00 p.m.-4 p.m.

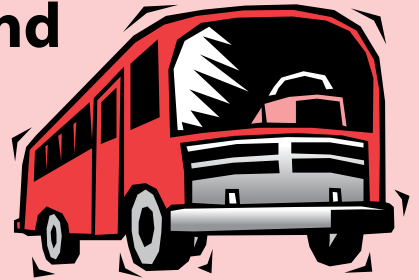
Cost: \$ 17

Includes: Instruction, beads and materials to complete a necklace. Refreshments.

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.

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

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 _____

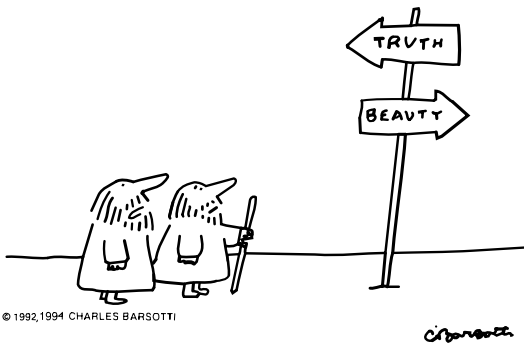
Special Message _____



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

FDIC Address Service Requested

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



“Me too, I always thought they were jammed together like Minneapolis and St. Paul.”

Better than Ben and You-Know-Who

This recipe is shared by Sally Foley. If you try it, I know you'll agree that it really is better than B & J!



- 2/3 cup low fat yogurt
 (or 1/3 c. low fat yogurt and 1/3 c. cream)
- 1 12-14 oz. package frozen strawberries

Put the two ingredients in a blender and blend until the desired consistency. I tried strawberries, but Sally also recommends blueberries, raspberries or mixed berries. They need to be frozen.

2010 Planner

- Oct 11 Columbus Day, Bank closed
- Oct 29 Paint a Landscape!
- Nov 2 Learn to Bead Class 1 & Class 2
- Nov 4 Heart of Alaska Preview Party
- Nov 11 Veterans' Day, Bank closed
- Nov 25 Thanksgiving Day, Bank closed
- Dec 15 Holiday Luncheon
- Dec 25 Christmas, Bank closed

2011

- Mar 5 "The Lion King," Schenectady, NY
- 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 Connecticut Here We Come!

TBA—To Be Announced  Valid Passport Required * US Passport Card