



NEW HORIZONS CLUB

APRIL 2017

National Bank of Middlebury



on the Horizon

*"In the spring, at the end
of the day, you should
smell like dirt."*

—Margaret Atwood,
Bluebeard's Egg

Spring is a time of renewal and growth. The same can be said of the New Horizons Club as we transition following the retirement of Misse Smith. We hope to have new leadership in place soon and will keep you posted. It is time to put winter behind us and enjoy the lengthening days. With spring, thoughts of home improvement projects begin to take form. Take advantage of the flexible construction and renovation programs that NBM offers and fulfill those dreams. This month we celebrate Community Banking Month. Founded in 1831, NBM is your local bank with offices in Middlebury, Brandon, Bristol, Hinesburg, and Vergennes. We are committed to the economic well-being of our communities and take pride in taking the extra steps to make banking services easier and more efficient. Learn more at nbmvt.com.

In this issue, we feature our Participating Merchant, Yarn & Yoga, and celebrate our NHC members, Budge and Teresa Churchill. We also introduce you to the five NBM employees who were promoted from within in 2016. We strengthen our communities by retaining and promoting the best and the brightest.

We look forward to seeing you at our next event!

Business Development Department – NBM
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2017 EVENT PLANNER

- Karl Lindholm: Jackie Robinson and Friends:
Baseball, Segregation, and the "Atlantis" of
Black Baseball April 19
- Boston Opera House—*The King and I*—SOLD OUT April 22
- Making Sense of American Faces: Exploring
the Cultural History of Portraiture and Identity
over the Past 250 Years April 26
- Jack Mayer *Life in a Jar: The Irena Sendler Project* April 27
- Shred Day Returns April 29
- Working: The Musical* May 7
- Celebrate the Arts with Kate Gridley:
Gate to the Moon: Metaphor and Visual Symbolism May 9
- Discover Vermont's Birds with Tyler Pockette:
A Vermont Birding Photo Big Year May 16
- An Evening with Jack Mayer:
Before the Court of Heaven June 1
- Linda Fitch: *The Oldest Reef* June 7
- Museums, Mansions and Castles June 10
- Lloyd Komesar—Navigating The Fest:
an Entertaining Preview of the 3rd Annual
Middlebury New Filmmakers Festival July 25
- Resolving Conflict and Providing Support
for Families in Difficult Life Decisions Aug. 16
- Weston Playhouse *The Music Man* Aug. 19
- The 3rd Annual Middlebury
New Filmmakers Festival Aug. 24-27
- A Coastal Maine Vacation:
The Best of Boothbay and Beyond Sept. 12-14
- Vermont Country Roads Lead to
Granite and Galleries Sept. 20



(L-R) Mindy Goodrich, Sharon Oster, Jonathan Connor, Meaghan McLaughlin, Elizabeth Sabourin.

News from the bank *Promotions in 2016!*

NBM prides itself on promoting from within whenever possible and 2016 was an exceptionally fruitful year. Please meet the five employees who by their hard work, interest and commitment to community banking were promoted. Congratulations!

Mindy Goodrich started with NBM in January 2012 as a teller in the Main Office. She was promoted to the Loan Department as a Junior Loan Service Representative. When not working, Mindy enjoys baking, reading, being outdoors, and gardening.

Sharon Oster joined NBM in 2013 as a Customer Service Representative. She was promoted to Loan Document Processor. Sharon and her husband have three daughters who keep their life full and active. In her time off, she enjoys reading and spending time at her family's camp in New Hampshire.

Jonathan Connor started with NBM as a teller in May 2015. He is a graduate of UVM with a degree in communications. He was promoted to the Business Development Department as a Digital Media Generalist. Jonathan is excited to be working in that field. He is a native of Addison and in his free time enjoys snowboarding, reading, and playing piano.

Meaghan McLaughlin has been with NBM since 2010. She has worked in the banking industry for almost 15 years in a variety of roles including residential lending, credit analysis and business analysis. She was promoted to an Assistant Vice President and Business Community Lender. Meaghan lives in Charlotte with her husband, Ethan, and son, Lincoln. She enjoys cooking, gardening, skiing and hiking in her free time. She serves as Treasurer on the executive board of HOPE (Helping Overcome Poverty's Effects).

Elizabeth Sabourin started at NBM in 2013 as a teller at the Route 7 branch. She was promoted to Junior Loan Services Representative. Outside of work, Elizabeth loves anything active—hiking, running, swimming, volleyball—even a crazy Spartan race or two!

*"Spring is the time
of plans and projects."*

—Leo Tolstoy, Anna Karenina

BUILDING OR RENOVATING YOUR HOME IN 2017?



We offer flexible
construction &
renovation programs.

*Our expertise & loan options
are a perfect match for your
project and timeline!*

Get ready for your spring build by
contacting a Community Lender today
to set up a planning appointment.



NHC *Cancellation Policy*

Should it be necessary to cancel before any trip, we request as much notice as possible. A refund of your deposit, in full or in part, will be made if you cancel prior to the final payment date and if:

- There is a waiting list of members and we can fill your vacancy.
- There are no cancellation penalties charged by our vendors.

If you cancel after the final payment date, any refund will be determined by the vendors and their penalty policies. If there is not a waiting list, it is your responsibility to resell your tickets. Cancellation insurance is available on all extended trips and is highly recommended for travel.

How to *sign up for events*



Call or stop in at any branch to register, or download the registration form from the NBM website and either mail or drop it off to us.



Visit us online at nbmvt.com





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

Where and What?

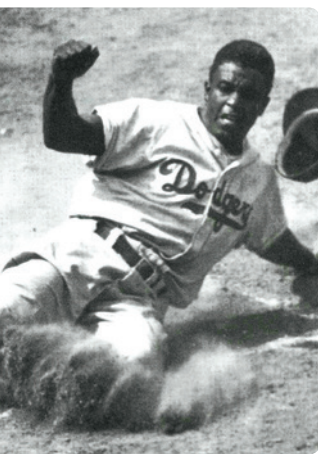
Unless otherwise stated:

- All motor coach trips depart from our Route 7 South Office (National Bank of Middlebury/McDonald's/Hannaford)
- All motor coach trips include bus driver's tips, guide tips and snacks
- All lectures take place at NBM's Main Street, Middlebury location and start at 6:30 p.m.
- All payments or deposits are due 5 business days after making your reservation



Jackie Robinson & Friends:

Baseball, Segregation & the “Atlantis” of Black Baseball



Please join us for another evening with Karl Lindholm, knower-of-all-things-baseball. Jackie Robinson's integration of baseball, America's national game, on April 15, 1947, is a powerful and irresistible story. Martin Luther King Jr. said, “Jackie Robinson was a sit-inner before sit-ins, a freedom rider before freedom rides.”

Major league baseball has permanently retired Robinson's number “42;” every spring on April 15, each major league player wears “42” to celebrate his life and career.

Robinson deserves all the acknowledgment and accolades he has received, but what of all those great black players who came before him? For 60 years, baseball at the highest level was strictly segregated. Within segregated black communities, amid the debilitating effects of a separate and unequal world, a rich culture emerged and an absorbing chronicle was written. The Baseball Hall of Fame in Cooperstown includes 39 figures from the Negro leagues. This lecture presents both the life of Jackie Robinson and his context, the great players, teams, and life that was baseball's Negro leagues.

WHEN: Wednesday, April 19

WHERE: Community Room at National Bank of Middlebury, Main Street, Middlebury (please use the rear entrance)

TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and refreshments

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 



*Reserve your
spot by April 14.*

Making Sense of American Faces:

Exploring the Cultural History of Portraiture and Identity Over the Past 250 Years

Since the arrival of the first itinerant portrait painters in the colonies, Americans have created portraits to commemorate loved ones, glorify the famous, establish national myths, and honor shared heroes. Whether on canvas, in stone, in bronze, on film, or in binary code, we spend considerable time creating, contemplating, and collecting our likenesses. Explore the exhibit,



American Faces: A Cultural History of Portraiture and Identity with Richard Saunders, Director of the Middlebury College Museum of Art and Professor of the History of Art and Architecture. The exhibit, which is the culmination of research over the past decade, brings together ninety portraits from more than twenty collections and considers Americans' 250-year fascination with images of themselves. Richard Saunders came to Middlebury in 1985. He is a graduate of Bowdoin College and received his Ph.D. from Yale. His latest book, *American Faces: A Cultural History of Portraiture and Identity*, was recently published by the University Press of New England.

WHEN: Wednesday, April 26

WHERE: Mahaney Center for the Arts at Middlebury College (Route 30 South/Main Street, about ½ mile south of town)

MEETING PLACE: Meet at Rehearsals Café

TIME: 10:00 – 11:30 a.m. (please arrive at 9:45 a.m.)

COST: Free

INCLUDES: Presentation and tour of the exhibit by Richard Saunders and refreshments

RSVP: Please call Customer Support at 388-4982

WALKABILITY:  

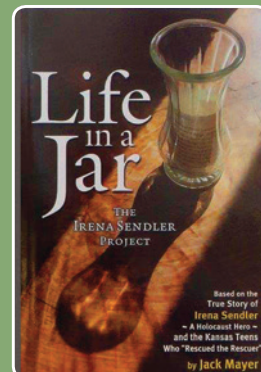
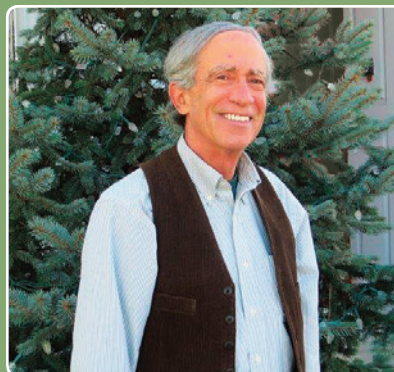
*Space is limited!
Reserve your spot by April 20.*



Jack Mayer's *Life in a Jar*: *The Irena Sendler Project*

Jack Mayer's *Life In A Jar: The Irena Sendler Project* (2011) is the non-fiction account of how Irena Sendler rescued 2,500 Jewish children from the Warsaw ghetto. After the war her story remained unknown. Sixty years later, three Kansas teens find a reference to her heroism, which becomes a play they call *Life in a Jar*. Their play elevates Irena Sendler to hero and helps crack open Polish dialogue about the Holocaust. The "girls from Kansas" are living examples of the power of one person to change the world and models for young people everywhere. They continue to champion Irena Sendler's legacy—courage, tolerance, and respect for all. Sixty percent of author royalties are donated to the Irena Sendler/Life in a Jar Foundation. (www.irenasendler.org)

Jack Mayer is a Vermont writer and pediatrician. (www.jackmayer.net) Dr. Mayer established Rainbow Pediatrics in Middlebury, Vermont in 1991 where he continues to practice primary care pediatrics.



WHEN: Thursday, April 27

WHERE: Community Room at National Bank of Middlebury, Main Street, Middlebury (please use rear entrance)

TIME: 6:30 p.m.

COST: Free

INCLUDES: Presentation by Jack Mayer with time for questions, light refreshments

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 



*Reserve your
spot by April 25.*



Shred Day Returns!

Everyone is welcome!



NBM's annual Shred Day will take place on Saturday, April 29, at our Route 7 South location. An industrial-size shred truck will be there to shred personal documents that should not fall into the hands of unscrupulous individuals. Bring your old tax returns, checks, statements and other papers you wish to dispose of safely. **Please note, there is a limit of two boxes per participant.**

You do not have to be an NBM customer to take advantage of this opportunity. Bring your shreddables and sign up to win a \$50 gift card. Also, enjoy some refreshments.

WHEN: Saturday, April 29

WHERE: Route 7 South, NBM parking lot, Middlebury

TIME: 9 a.m.–noon



presents
Working: The Musical

"During my three years of working on the book... I was constantly astonished by the extraordinary dreams of ordinary people. No matter how bewildering the times, no matter how dissembling the official language, those we call ordinary are aware of a sense of personal worth, no matter how demeaning their jobs may seem." —Studs Terkel

The hopes, dreams, joys and concerns of the average working American are the focus of the musical *Working*. Based on Studs Terkel's best-selling book of interviews, it paints a vivid portrait of the American workers so often taken for granted: schoolteacher, parking lot attendant, waitress, mill worker, trucker, fireman, housewife, just to name a few. It's a highly original look at the American landscape that's simply impossible to forget.

By special arrangement, NHC members will have preferred seating. After the performance, Director Dora Greven and cast members will meet with us to talk about how MCP brought this unique musical to the stage. For more information about the production, visit www.middleburycommunityplayers.org.

***Space is limited! Reservation
and payment due by April 18.***



Working cast has started to rehearse.

WHEN: Sunday, May 7

WHERE: Town Hall Theater, Middlebury, VT

TIME: 2:00 p.m. (please arrive at 1:30, tickets will be distributed at the theater)

COST: \$30.00 per person

INCLUDES: Ticket, reserved preferred seating, presentation by the Director and cast members following the performance

RSVP: Please call Customer Support at 388-4982

WALKABILITY:

Celebrate the Arts with Kate Gridley: *Gate to the Moon: Metaphor and Visual Symbolism*

Join us for a memorable evening with artist Kate Gridley as she invites us to explore her latest work and new ways of seeing. A nationally recognized Middlebury artist who painted the official Statehouse portrait of Governor Jim Douglas, Kate will talk about metaphor in visual images with a focus on her three new strands of still life work in paint and photography. Her slide presentation as well as displays of her original works will give you an intimate look at her process and finished paintings. You will be inspired to see more of Kate's new work, to be featured at the Edgewater Gallery on Merchants Row in Middlebury in May and June.

Discover Vermont's Birds with Tyler Pockette: *A Vermont Birding Photo Big Year*

A "Big Year" is when a bird watcher tries to see as many species as he or she can in a specific geographic area in a single year. Tyler Pockette's 2016 Big Year was in Vermont. As a "Photo Big Year," Tyler only counted birds that he was able to capture in recognizable, stunning photographs. As of November 2016, Tyler had 255 species photographed. Tyler's Big Year project was sponsored on a flat, per-bird basis. The money he received helped fund an Otter Creek Audubon scholarship to send a student or a teacher to the National Audubon's Hog Island camp in Maine. Tyler has been a bird lover since he was five. When he was 14, he was awarded a scholarship to attend an Audubon summer camp in the Northeast Kingdom. There he learned that he could make a career out of conservation and working with birds. It was his goal to raise enough money to return the gift that was given to him when he was 14. Tyler wants to provide other children with the same scholarship opportunity he received that for him turned into a life-changing experience.

WHEN: Tuesday, May 16

WHERE: Community Room at National Bank of Middlebury,
Main Street, Middlebury (use rear entrance)

TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and refreshments

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 



*Reserve your
spot by May 11.*

WHEN: Tuesday, May 9

WHERE: Community Room at National
Bank of Middlebury, Main Street,
Middlebury (use rear entrance)

TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and refreshments

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 

*Reserve your
spot by May 4.*





An Evening with Jack Mayer: *Before the Court of Heaven*

Before the Court of Heaven, a historical fiction novel based on a true story, is set in Germany after World War I, and examines how the Weimar democracy became the Nazi dictatorship. It is a cautionary tale for our time as well. Ernst Techow, a child of privilege, joins the violent right-wing response to Germany's defeat in World War I. As a member of the para-military Free Corps, he is recruited into an assassination network, early Nazis, aimed at bringing down Germany's fledgling Weimar democracy. Ernst participates in the murder of Foreign Minister Walther Rathenau, the highest-ranking Jew in the Weimar Republic. While on trial for his life, Ernst receives an offer of forgiveness that jolts his surety in the fascist cause and sets him on a complex and harrowing journey of redemption. *Before the Court of Heaven*, though fiction, is populated by historical figures and accurately depicts events as they unfolded in Germany and beyond. Animated as historical fiction, *Before the Court of Heaven* is an immunization against recurrence. Dr. Mayer will illustrate his talk with slides of Weimar Germany.

WHEN: Thursday, June 1

WHERE: Community Room at National Bank of Middlebury, Main Street, Middlebury (use rear entrance)

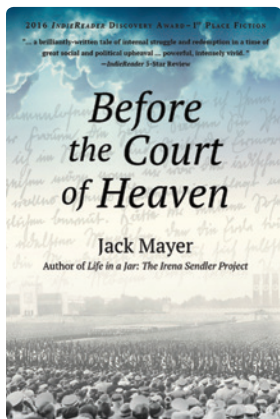
TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and refreshments

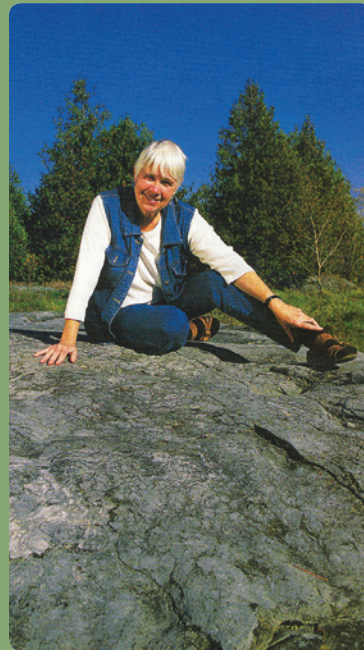
RSVP: Please call Customer Support at 388-4982

WALKABILITY: 



**Reserve
your spot
by May 26.**

The Oldest Reef



For those of you lucky enough to have gone on the Isle La Motte trip in June 2016, this will be a special reunion with our friend, Linda Fitch. Linda will discuss the origins and preservation of the Chazy Fossil Reef on Isle La Motte, a story described in her book *The Qwarriors*. The 480 million year old Chazy Fossil Reef was formed in the ancient Iapetus Ocean south of the equator and far to the east of

where Zimbabwe is today. Though the ancient reef once stretched a thousand miles along early North America, very little remains today. The most complete fossil record of the reef is on Isle La Motte.

Linda Fitch is founder and President of the Isle La Motte Preservation Trust and spearheaded the preservation of some 100 acres of the Chazy Fossil Reef on Isle La Motte, now designated as a National Natural Landmark. She is the author of *The Qwarriors*, a book about the environmental battle for the preservation of the Chazy Fossil Reef.

WHEN: Wednesday, June 7

WHERE: Community Room at National Bank of Middlebury, Main Street, Middlebury (please use the rear entrance)

TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and refreshments

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 

**Reserve your
spot by June 2.**



Museums, Mansions and Castles!



Come along and celebrate the “greening of Vermont” as we travel along the scenic route to Manchester, Vermont. Our first stop is Hildene, Lincoln’s family home. Explore this beautiful 24-room estate and the exquisite gardens that were built by Abraham Lincoln’s son, Robert Todd Lincoln, in 1905. It became home to Lincoln descendants until 1975, longer than any other Lincoln residence.

Lunch is served at Vermont’s oldest continuously operating inn. For over 219 years, the Dorset Inn has served the flavors of New England.

After lunch visit an architectural masterpiece, Wilson Castle. During a guided tour of this 32-room estate, see 84 stained-glass windows, Far Eastern and European antiques and museum pieces, complemented by statuary, Chinese scrolls and Oriental rugs. Our last stop is at the Vermont Marble Museum, the largest marble exhibit in the world.



WHEN: Saturday, June 10

WHERE: Manchester and Proctor, Vermont

DEPARTURE TIME: 8:00 a.m. (please arrive at 7:45 a.m.)

APPROXIMATE RETURN TIME: 6:00 p.m.

COST: \$165 per person

INCLUDES:

- Lunch at the historic Dorset Inn
- Admission to Hildene
- Tour of Wilson Castle
- Admission to the Vermont Marble Museum
- Roundtrip motor coach transportation
- Taxes and gratuities

WALKABILITY:  

*Registration and
payment due April 5.*



Navigating the Fest: An Entertaining Preview of the 3rd Annual Middlebury New Filmmakers Festival



Join us for an evening with Lloyd Komesar, the producer of the Middlebury New Filmmakers Festival. Lloyd will offer his personal preview of the many films and special events coming up at the 2017 MNFF. If you’ve ever wondered what films would be most appealing or most revealing, this is your opportunity to take a deeper dive. Get a first taste of the films everyone will be talking about at the Fest.

In addition to producing the Festival, Lloyd is Board Chairman of MNFF, Inc., a 501(c)(3) non-profit

organization. The Festival’s Artistic Director is Jay Craven, one of Vermont’s premiere filmmakers. Jay’s new film, the thriller *Wetware*, will be coming out this fall. With two successful festivals under their belts, they are anticipating an even more dynamic event this August.

WHEN: Tuesday, July 25

WHERE: Community Room at
National Bank of Middlebury,
Main Street, Middlebury
(please use the rear entrance)

TIME: 6:30 p.m.

COST: Free

RSVP: Please call Customer
Support at 388-4982

WALKABILITY: 

*Reserve your
spot by July 21.*





Resolving Conflict and Providing Support for *Families in Difficult Life Decisions*

Whether it is succession planning for a family farm or business, deciding that a loved one needs more care than can be provided at home, realizing that a parent can no longer drive safely, or the myriad decisions that we make as we grow older, join us for an evening of guidance and support in having these potentially difficult conversations. In times of life transition, challenges arise in matters of finance, medical care, family possessions, safety, and living arrangements to name a few. Family disagreements are to be expected and some conflict can be constructive. Too much conflict or lingering conflict is harmful to an elder, the caregiver, and the family in general. Elder mediation or adult sibling mediation is a service that helps families to discern interests, concerns, and options that may result in opportunities, or at least, mutual understanding.

Lynn Dunton and Susanna Schweizer each hold an MS in Mediation and Applied Conflict Studies. Their practice, Mediation Partners of New England, has been shaped by 30 years of professional and family experiences.

Reserve your spot by August 12.



(L-R) Lynn Dunton, Susanna Schweizer

WHEN: Wednesday, August 16

WHERE: Community Room at National Bank of Middlebury, Main Street, Middlebury (please use the rear entrance)

TIME: 6:30 p.m.

COST: Free

RSVP: Please call Customer Support at 388-4982

WALKABILITY:

Summer Theater at its Best: *The Music Man*



Join us for our annual trek to Weston to attend the performance of *The Music Man*. Sign up now! This trip is always sold out. This beloved musical follows fast-talking traveling salesman Harold Hill, as he cons the townspeople of River City, Iowa into paying for a boys' band that he has no intention of creating. But when he falls for Marian the librarian, his plans to skip town with the

cash are foiled and a town is transformed. With a score of favorites such as "Till There Was You," "Lida Rose," and "Seventy-Six Trombones," this Grammy-winning classic will delight.

We will enjoy a delicious lunch at the Bryant House, with time to shop at the Vermont Country Store, and visit the adjacent Farrar-Mansur House Museum.

WHEN: Saturday, August 19

WHERE: Weston, Vermont

DEPARTURE TIME: 9:00 a.m.
(please arrive at 8:45 a.m.)

APPROXIMATE RETURN TIME: 6:00 p.m.

COST: \$165.00

INCLUDES:

- Time to shop at The Vermont Country Store
- Lunch at the Bryant House
- Tickets to the 2:00 p.m. performance of *The Music Man*
- Round-trip motor coach transportation, taxes and gratuity, including gratuity for the motor coach driver

WALKABILITY:

*This will sell out! Registration
and payment due by April 28!*



The 3rd Annual Middlebury New Filmmakers Festival Returns! August 24-27

MNFF returns! The 3rd Annual Middlebury New Filmmakers Festival is back in the spotlight this coming August 24-27. Experience the standout work of new voices in independent filmmaking and meet the many directors from around the globe who converge in Middlebury for summer's sweet finale. Engage in lively Q&A sessions, attend special panels and presentations, and enjoy the numerous parties that MNFF offers.

NHC members may purchase Festival Passes or Day Passes at a discounted price. The Festival Pass, at \$70, provides admission to any film on any of the four screening days, plus access to Passholder Only parties throughout the weekend. It does not include the Opening Night film at Town Hall Theater. The Day Pass, at \$28, provides admission to any film on any single day of the Festival, again except for the Opening Night film. More details about MNFF are at www.middfilmfest.org.

WHEN: Thursday, August 24 – Sunday, August 27

WHERE: Town Hall Theater, Marquis Theater and Dana Auditorium at Middlebury College

TIME: Screening times:

Thursday: 10:30 a.m. & 1:30 p.m.

Friday/Saturday: 10:30 a.m., 1:30 p.m., 7:15 p.m.

Sunday: 10:00 a.m., 1:00 p.m., 4:00 p.m., 6:30 p.m.
(VTeddy Awards Ceremony & Closing Night Film)

COST: Festival Pass for \$70 or Day Pass for \$28
(NHC will mail you your Pass)

INCLUDES:

- Admission to Film Screenings and Priority Seating
- Panel Discussions and Special Presentations
- Festival Parties [Festival Passholders] *Note: Neither Festival nor Day Passes include admission to Opening Night Film & Afterparty; may be purchased separately at Town Hall Theater for \$50*

WALKABILITY:  →   

MIDDLEBURY NEW FILMMAKERS FESTIVAL



*Passes must be purchased
by July 31. Don't miss out!*



A Coastal Maine Vacation: *The Best of Boothbay and Beyond*

Join us and unwind by the ocean on this “waterful” Maine vacation. You will be captivated by the quiet coves, rocky shores, island lighthouses and by the warmth and friendliness of the locals.

This coastal holiday is designed to appeal to all of your senses. Admire magnificent scenery, listen to the songs of a Chantey singer, smell the fresh salt air, feel the satiny finish on the rocks that line the shore and savor the foods that have become traditions along the coast.

WHEN: Tuesday, September 12–Thursday, September 14

WHERE: Boothbay Harbor, Maine

DEPARTURE: 7:00 a.m. (please arrive at 6:45 a.m.)

APPROXIMATE RETURN TIME: 7:00 p.m.

COST: \$786 per person, double occupancy
\$989 per person, single occupancy

WALKABILITY: 

INCLUDES:

- 2 nights at the Boothbay Harbor Inn
- 2 breakfasts
- 2 dinners, including a traditional New England Lobster Bake
- Visit to Stonewall Kitchens
- Time to explore the Cape Neddick, “Nubble” Lighthouse
- Admission to the Boothbay Railway Village
- Admission to the Coastal Maine Botanical Gardens
- Time to shop in Boothbay Harbor
- Lobster boat ride with lobster trapping demonstration
- Live entertainment by a local Chantey singer
- Admission to the Maine Maritime Museum
- Tour of Pineland Farms
- Round trip motor coach transportation
- Taxes, gratuities, and trip cancellation insurance (medical reasons only)



*Deposit of \$250 due June 2.
Balance due August 1.*



Vermont Country Roads Lead to Granite and Galleries

This is a great way to explore Vermont's fall splendor. A local guide will accompany us on this outing and share tales of the region's rich history, point out unique geologic formations and entertain us with bits of Yankee humor.

Our travels take us to St. Johnsbury, the largest community in the Northeast Kingdom. Upon arrival at the Fairbanks Museum, see a dazzling array of animals, artifacts, dolls, tools, shells, fossils and more!

After lunch in St. Johnsbury, we will travel along scenic Route 2 to Barre, "Granite Capital of the World." Visit the world's largest and most modern granite manufacturing plant and see workers in the quarry. In Barre, drive through Hope Cemetery and discover a veritable outdoor museum of fine granite sculpture. The headstones and markers, created by the world's most skilled granite artists, rival the finest granite carvings anywhere.

WHEN: Wednesday, September 20

WHERE: St. Johnsbury and Barre, Vermont

DEPARTURE: 7:30 a.m. (please arrive at 7:15 a.m.)

APPROXIMATE RETURN TIME: 6:15 p.m.

COST: \$163 per person

WALKABILITY:   

INCLUDES:

- Lunch at St. Johnsbury Academy Hilltopper Restaurant
- Admission to the Fairbanks Museum and Planetarium
- Tour of Rock of Ages
- Drive-through tour of Hope Cemetery
- Local, step-on guide
- Round trip motor coach transportation
- Taxes and gratuities



*Registration and
payment due June 1.*

members' corner: Budge and Teresa Churchill



Budge and Teresa at their 25th wedding anniversary celebration

Raymond and Teresa Churchill are Middlebury natives. They graduated from Middlebury High School in 1951 and 1952, respectively. Following graduation, Raymond (affectionately known as "Budge") began working for his father at the family-owned "F.R. Churchill & Sons Inc.," a Texaco company. Teresa began work at Porter Hospital as an administrative assistant, and then later worked for Dr. B. J. Andrews. In 1956, Budge and Teresa reconnected at a square dance and were married the following year. They built their home on Chipman Hill and had two children, Kelly and Karyn. The family enjoys their summer months at their camp on Lake Dunmore. Budge and Teresa were some of the earliest members of the NHC. They have watched it grow over the years and have made many new friends and traveled extensively with the Club. Budge and Teresa are blessed with two granddaughters, Leigh and Althya, and spend much of their time with them. Always mindful of their community, Teresa volunteers for the American Red Cross, as well as Mary Hogan Elementary School and Porter Hospital. Budge was previously involved as Director of Middlebury Community House. Budge and Teresa stay active with family and friends, enjoy walks around town, and spend leisurely summers at Lake Dunmore.

participating Merchant

YARN & YOGA

Opening in June 2014, the seven partners at Yarn & Yoga had a collective vision: to create a community center for learning, creativity, mental and physical well-being, and mindful action. They realized their vision through the health-enhancing practices of yoga, meditation, mindfulness, as well as knitting. Yarn & Yoga carries such yarns as Brown Sheep, Juniper Moonshine, Noro, Ella Rae, and many others. In addition, the shop offers:

- Yoga classes
- Wednesday Night Inspirations and Workshops
- Knitting classes for adults and children
- Sit and Knit Community Gatherings

Yarn & Yoga supports Bristol's Have a Heart Food Shelf via their Yarn Swap. Simply bring in your leftover yarn to swap or buy some used yarn from the basket for 50 cents an ounce. Funds are given directly to the food shelf (\$800 +).

Yarn & Yoga is proud to be a participating New Horizons Merchant and looks forward to meeting you when you stop by. As an NHC member, you will receive a 10% discount on non-consignment regularly priced merchandise.

Yarn & Yoga invites you to drop in, with or without your projects, any time they are open. Sit, have a cup of tea, and relax. They look forward to seeing you soon!

Yarn & Yoga, unwinding...
25 A Main Street, Bristol, Vermont
(802) 453-7799
yarnandyoga.com



Front row (L-R) Mary McGuire, Anne Wallace, Karen McEachen
Back row (L-R) Janet Chill, Elissa Cobb, Diane Corey, Laurie Lowy



Get to Know Us

Stock Dividends: A Key Piece of Your Portfolio

When you buy stock in a company, you become an owner in that company. The owners of a company take on more risk in return for the potential of greater long-term rewards. Many people measure the value of the stocks they own by looking at the share price. But there is another important component of stock value, and that is stock dividends.

Not all companies pay dividends, and dividend rates can be changed at any time. Companies that do pay dividends are rewarding their shareholders by distributing cash profits to them. Investors can typically either reinvest this cash bonus by buying more shares of the stock, or they may choose to receive the dividend check to spend as income. Some companies even increase their annual stock dividend at a pace far exceeding the inflation rate.

Dividends provide a source of positive returns that can enhance the potential for long-term appreciation of the underlying stock. To illustrate this, let's look at the

compound annual growth rate of the S&P 500 Index for the last 50 years. Without including dividends, your return would be 6.45% per year. With dividends included, your return would be 9.74% per year. That's quite a yearly boost over 50 years! Dividend-paying stocks have always been an important part of a diversified portfolio, and are one of the many strategies we execute for our clients at Community Financial Services Group.

To learn more about how CFSG can assist you, please contact Paul Valente or Tom Bright for a free consultation at (877) 334-1677 (toll-free), locally at (802) 388-4982 or visit them at www.cfsgrust.com.

Community Financial Services Group, LLC (CFSG) is the trust and investment management affiliate of National Bank of Middlebury. CFSG accounts are not obligations of, or guaranteed or insured by any bank or any depository institution, the FDIC, the Federal Reserve Board or any government agency. Investments are subject to risk, including the possible gain or loss of principal.

new Participating Merchants

SENTINEL FARMS

4118 VT Route 116, Starksboro, VT 05487
(802) 377-1066,
Kerry@unboundgrace.org

NHC Benefit: 10% discount on purchases of Heart Healthy Sentinel Farms Grass Fed & Grass Finished Beef by the cut (excluding already discounted items). Additionally, 10% off on a Wednesday Sentinel Farms Hot Beef Sandwich or Burger meal. If you bring a friend along with you on your birthday, your meal is free!

Eat Sentinel Farms Beef to your heart's content.

VERMONT SUN FITNESS

812 Exchange Street, Middlebury, VT 05753
(802) 388-6888
info@vermontsun.com

NHC Benefit: one free week and 50% off enrollment fee.



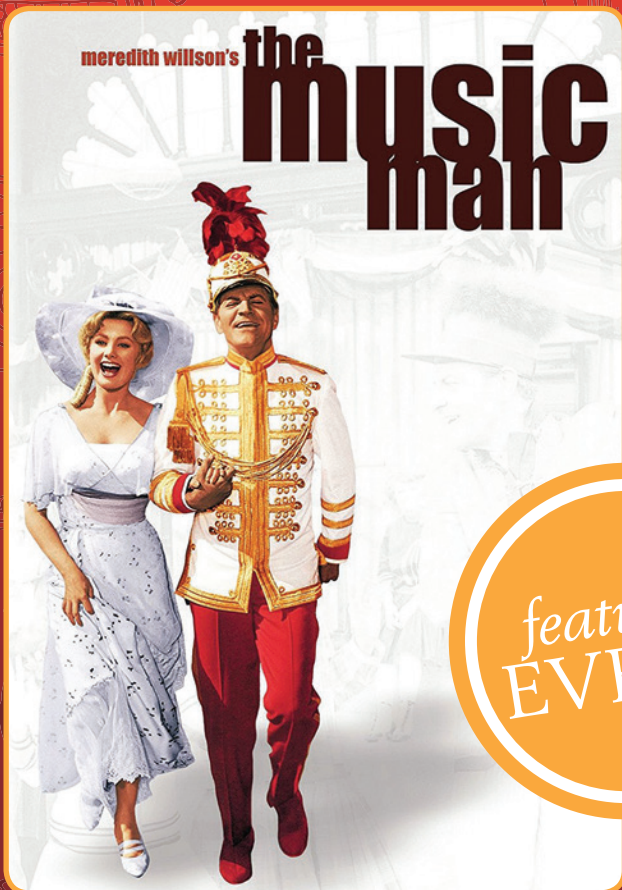
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The Music Man at The Weston Playhouse August 19

*This will sell out! Registration
and payment due by April 28!*

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