



# NEW HORIZONS CLUB

A P R I L 2 0 1 8

Now that spring is here, we can once again relish in the victory of having outlasted another winter! Mother Nature may still have a few tricks up her sleeve, but we know whatever she throws our way isn't here to stay!

I officially had my first trip as the New Horizons Coordinator to see the show *Waitress* in Boston. This was a successful, entertaining and exciting first trip. Our second trip was to the Boston Flower Show where we got our first taste of spring and received some great gardening tips.

Upcoming events include our annual summer trip to Weston to see *Million Dollar Quartet*. In early September enjoy a wonderful coastal trip to Cape Cod for fabulous sunsets and thinner crowds. October brings the exciting

Mystery Trip back and lastly we will round out the year with an amazing holiday trip to NYC with an enticing itinerary.

I know it's only April, but 2019 planning has already begun for me and I'm looking for ideas! I would love to hear your suggestions on places to visit and seminars/lectures you would be interested in. Please use our online survey with your suggestions or feel free to contact me directly. I look forward to seeing you at our next event.

**KIM RICHARDS**  
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## UPCOMING EVENTS

Shred Day .....	April 21
Eric Davis—Political Polarization in America: Causes and Consequences .....	April 26
David Bain—Family Secrets and a Mysterious Death in the Forbidden City .....	May 2
AARP—Smart Driver Class .....	May 16
Discover Vermont Birds .....	June 16
So, Tell Me, What Movies Should I See? Previewing the 4th Annual Middlebury New Filmmakers Festival ....	July 24
Weston Playhouse— <i>Million Dollar Quartet</i> .....	Aug. 18
The 4th Annual Middlebury New Filmmakers Festival .....	Aug. 23-26
Sun, Sand and Sea: Explore the Wonders of Cape Cod .....	Sept. 4-7
The Art of Downsizing and Relocation .....	TBD
Mystery Trip .....	Oct. 17
Light Up Your Holidays in New York City .....	Dec. 3-5



## News *from the bank*

Continuing the tradition of filling positions from within, the bank this year has promoted two members of our exceptional staff. Regulars of our Route 7 Middlebury and Bristol branches will already be familiar with these faces. For the rest of you, meet Kylie and Heather!

**Kylie Felion** joined National Bank of Middlebury in 2007. Kylie has held several positions including Teller, Customer Service Representative, Customer Service Supervisor and Community Office Manager for the Route 7 South office. Kylie is now the Branch Operations Manager overseeing the day-to-day operations of all branches and main office tellers. Kylie and her husband have two young sons that keep life fun and exciting. Kylie enjoys hiking, kayaking and snowshoeing with her family.

**Heather Jerome** joined National Bank of Middlebury in 2008. She began as the bank's Customer Service Supervisor, then became the Bristol Community Office Manager and is now the Human Resources Officer. Heather enjoys reading, hiking, and playing with her two dogs and is looking forward to this new chapter in her career with NBM.



## 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](http://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

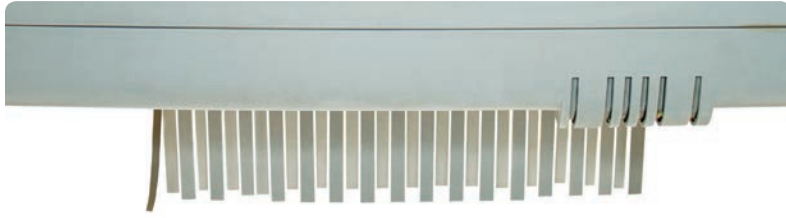
All of your bills organized  
& paid in one place.  
*Check, stamp & worry-free.*



*Bill  
pay*

» Learn more at [nbmvt.com](http://nbmvt.com)





## Shred Day Returns!

Everyone is welcome!



NBM's annual Shred Day will take place on Saturday, April 21, 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 21

**WHERE:** Route 7 South, NBM parking lot, Middlebury

**TIME:** 9 a.m.–noon



## Political Polarization in America: Causes and Consequences



Eric Davis, Professor Emeritus at Middlebury College, is bringing another of his popular lectures to New Horizons! American public opinion and political institutions, particularly Congress, have become considerably more polarized along partisan and ideological lines in the last 25 years. We will look at trends in public opinion over this

period, and demographic and political factors associated with the rise in polarization. We will explore changes in the political parties and the media in recent decades, and how they have both encouraged and responded to the increase in polarization. Finally, we will look at the implications of increased polarization on the political system's ability to respond to increasingly complex public policy issues.



**RESERVE YOUR SPOT BY APRIL 24.**

**WHEN:** Thursday, April 26

**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:** Call Customer Support at 388-4982

**WALKABILITY:** 

# Family Secrets and a *Mysterious Death in the Forbidden City*



Another favorite local lecturer is returning to New Horizons! David Bain is a senior lecturer in English and American Literatures at Middlebury College. He will speak to us on his new in-progress book project called, “Forbidden City:

Family Secrets, Covert Love, and a Mysterious Death and Cover-Up on Legation Street, Peking, 1940.”

It’s about the untimely death at age 25 of David’s uncle, Charles Haward, in his office at the American Embassy in Beijing/Peking, officially ruled a suicide. David’s research in State Department archives, and deep study of the 200 handwritten letters Charles wrote to his parents and sister from China, gives rise to a not-so-cut-and-dry case and alternative scenarios. The book is set against the dramatic backdrop of the Japanese occupation of China during the Sino-Japanese War, with America a “neutral” party at the time, 13 months before Pearl Harbor. There will be scores of pictures to illustrate the talk, which touches upon a very interesting topic: family secrets. Consider this a sneak peek on a fascinating new book still in the making!

**WHEN:** Wednesday, May 2

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

**TIME:** 6:30 p.m.

**COST:** Free

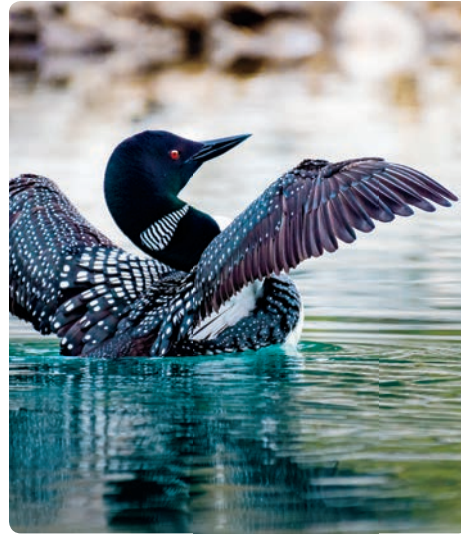
**INCLUDES:** Lecture and refreshments

**RSVP:** Call Customer Support at 388-4982

**WALKABILITY:** 



**RESERVE YOUR  
SPOT BY APRIL 30.**



## Discover *Vermont's Birds*

At the Birds of Vermont Museum, you will develop identification skills, explore the Natural/Unnatural Trail, and investigate the different bird species in forest upland and successional habitats. Learn what kind of birds are at your feeders, explore pollinator gardens, and more. A picnic lunch will be provided.

Next, we head to the Green Mountain Audubon Center, a 255-acre exhibit with an incredible diversity of habitats. Over five miles of hiking trails wind their way through forests, along the Huntington River, the edges of brooks and beaver ponds and through meadows and hayfields.

**WHEN:** Saturday, June 16

**WHERE:** Huntington, Vermont

**DEPARTURE TIME:** Approximately 8:00 a.m.

**RETURN TIME:** Approximately 5:30 p.m.

**COST:** \$65 per person

**INCLUDES:**

- Admission to Birds of Vermont Museum
  - Admission to Green Mountain Audubon Center
  - Picnic lunch
  - Luxurious, round-trip motor coach transportation
- Note: Gratuities not included on this trip.*

**RSVP:** Please call Customer Support at 388-4982

**WALKABILITY:**  



**REGISTRATION AND  
PAYMENT DUE MAY 4.**



## AARP Smart Driver Class



Please join us for an AARP Smart Driver Class. The summer driving season will soon be here and this is a perfect opportunity to become a better and more aware driver. The curriculum addresses the normal physical changes brought on by the aging process, how these changes can affect driving ability and then offers ways to compensate for those changes. The course also addresses changes in vehicles, regulations and roads. Participants will learn how to interact with other road users, including truckers, bikers, pedestrians and distracted drivers. The class also addresses Vermont driving regulations, many of which have changed over the years.



**RESERVE YOUR SPOT BY MAY 2.**

Many insurance companies offer a discount to drivers who have completed the class. Drivers who have qualified for a discount by taking the course must take a refresher course every 3 years. There is no driving or testing involved in this class, just valuable information. When registering, please indicate if you are an AARP member and bring your AARP card if you are.

There will be a lunch break, feel free to bring your own lunch or step out for lunch. A refrigerator is available if you need it.

**WHEN:** Wednesday, May 16

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

**TIME:** 9:00 a.m.–2:00 p.m. (please arrive at 8:45 a.m.)

**COST:** \$15.00 for AARP members,  
\$20.00 for non-AARP members

**INCLUDES:** Class and light refreshments

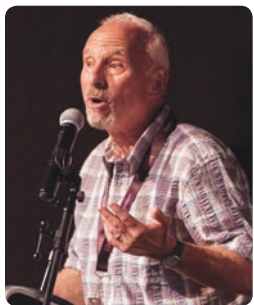
**RSVP:** Please call Customer Support at 388-4982

**WALKABILITY:** 

## So, Tell Me, What Movies Should I See? *Previewing the 4th Annual Middlebury New Filmmakers Festival*



**RESERVE YOUR  
SPOT BY JULY 17.**



Join us for an evening with Lloyd Komesar, the producer of the Middlebury New Filmmakers Festival. Lloyd will offer his insider's look at the many films and special events coming up at the 2018 MNFF. If you've ever wondered what films would be most appealing or most

revealing, then come along for this fun ride. 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 spring. With three successful Festivals under their belts, they are anticipating an even more entertaining and essential event this August.

**WHEN:** Tuesday, July 24

**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: *Million Dollar Quartet*

Become a part of the New Horizon Club's summer tradition! Enjoy a day in the Vermont countryside, a delicious lunch and time to shop at the Vermont County Store. This will sell out quickly, so make your reservations now!

The Weston Playhouse Theatre Company presents the smash-hit musical, *Million Dollar Quartet* where rock and roll history comes alive! The original impromptu jam session took place on December 4, 1956 at Sun Record Studios in Memphis, Tennessee. This infamous recording session brought together rock and roll legends Elvis Presley, Johnny Cash, Jerry Lee Lewis and Carl Perkins. During the performance, you will be a fly on the wall of the greatest jam session of all time, an event you won't soon forget!

The day begins with time to shop at the iconic Vermont Country Store. This store allows you to step back in time and enjoy a leisurely stroll down Memory Lane with all the hard-to-find items from yesteryear.

Relax over lunch at the Bryant House. Marvel at the antique soda fountain and the 1885 barroom. After lunch we will arrive at the theatre for a 2:00 p.m. performance.

**WHEN:** Saturday, August 18

**WHERE:** Weston, Vermont

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

**RETURN TIME:** Approximately 5:15 p.m.

**COST:** \$171

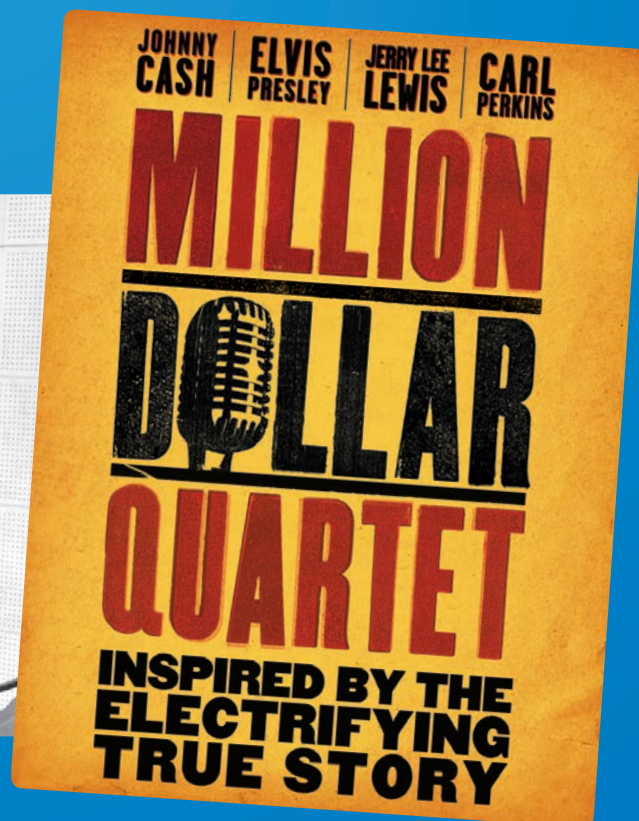
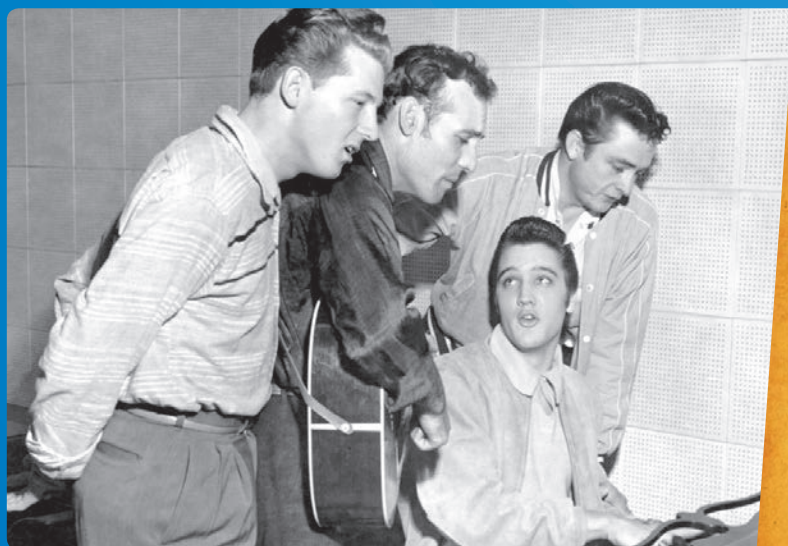
**INCLUDES:**

- Time to shop at The Vermont Country Store
- Lunch at the Bryant House
- Tickets to the performance
- Round-trip motor coach transportation
- Taxes and gratuity

**RSVP:** Please call Customer Support at 388-4982

**WALKABILITY:**  

 **REGISTRATION AND PAYMENT DUE BY APRIL 27.**





# The 4th Annual MIDDLEBURY NEW FILMMAKERS FESTIVAL

MNFF and late summer go together! The 4th Annual Middlebury New Filmmakers Festival is back in the spotlight this coming August 23–26. Now a full-fledged four-day event, the Festival showcases the standout work of new voices in independent filmmaking and the many directors from around the globe who converge on 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 admission to 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](http://www.middfilmfest.org).

**WHEN:** Thursday, August 23–Sunday, August 26

**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 and 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*

**RSVP:** Please call Customer Support at 388-4982

**WALKABILITY:**  →   

 **PASSES MUST BE PURCHASED BY JULY 31. DON'T MISS OUT!**



## Mystery Trip!

The mystery trip is back! Please join me on an exciting trip to...oops, now I almost gave this away... silly me!! You never know where our journey will take us, but I can say we will stay in good ole Vermont and will enjoy some interesting sites, yummy treats and a delicious lunch!

I suggest that you sign up as soon as possible. In the past, this has proven to be a very popular event and sells out very quickly.

**WHEN:** Wednesday, October 17

**WHERE:** Oh, wait...it's a mystery, don't you wish you knew?

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

**RETURN TIME:** Approximately 5:00 p.m.

**COST:** \$136

**INCLUDES:** Round-trip motor coach transportation, taxes and gratuity, snacks, lunch, admission to all venues, and an extremely good time!

**RSVP:** Reservations will begin on Wednesday, April 18, beginning at 9 a.m. Sign-up is on a first-come, first-served basis. Please call Customer Support at 388-4982.

**WALKABILITY:**  

 **DEPOSIT OF \$50 DUE JULY 27. FINAL PAYMENT DUE BY SEPTEMBER 3.**





**DEPOSIT OF \$250 DUE MAY 4.  
FINAL PAYMENT DUE BY JULY 3.**

## Sun, Sand and Sea: *Explore the Wonders of the Cape*

Join us and unwind by the ocean, where the Atlantic crashes on a coastline strewn with quaint villages, windswept beaches, glorious dunes and blinking lighthouses.

**DAY 1:** Arrive in “Old Cape Cod” at The Heritage Museum and Gardens in Sandwich. Explore gardens and exhibits including world-class automobiles and a vintage carousel. Arrive at our oceanfront resort with time to take a dip in the indoor/outdoor pools or a stroll along the beach.

**DAY 2:** Join a local guide to catch the highlights of the Cape including the Nauset Lighthouse and the Marconi Radio Station. Learn the history as we travel to the furthest tip of the Cape—Provincetown. Enjoy quaint eateries and galleries that are famous for their crafts and bright seagoing flair. Next, board 4-wheel drive vehicles for a narrated adventure through majestic sand dunes. Our evening ends with a delicious dinner at The Yarmouth House.

**DAY 3:** Board the high-speed ferry to Nantucket Island, join a local guide for a walking tour of downtown Nantucket and learn tales of the island’s history. The remainder of the afternoon is yours to visit shops, galleries and boutiques. Back at the Cape, enjoy a traditional New England Clam Bake.

**DAY 4:** As we make our way off the Cape, visit the New Bedford Whaling Museum, the world’s largest and most comprehensive museum devoted to the global story of whaling and its impact. Its collection contains over 750,000 items including 3,000 pieces of scrimshaw and 2,500 handwritten log books. Depart the museum and gather for

an included farewell luncheon at New Bedford’s only harbor-front restaurant before heading home.

**WHEN:** Tuesday, September 4–Friday, September 7

**WHERE:** Cape Cod, Massachusetts

**DEPARTURE TIME:** 8:00 a.m.

(please arrive at 7:45 a.m.)

**RETURN TIME:** Approximately 6:00 p.m.

**COST:** \$1227 per person, double occupancy  
\$1536 per person, single occupancy

### **INCLUDES:**

- 3 nights’ accommodation at the Red Jacket Beach Resort (or similar)
- 7 meals: 3 breakfasts, 1 lunch, 3 dinners
- Admission to all venues
- Highlights and historic tour of Cape Cod, led by a local guide
- 1-hour narrated tour aboard a 4-wheel drive vehicle through majestic dunes
- Round-trip ferry to Nantucket Island
- Highlights and historic tour of Nantucket, led by a local guide
- Round-trip motor coach transportation
- Taxes, gratuities, and trip cancellation insurance

**RSVP:** Please call Customer Support at 388-4982

**WALKABILITY:** 



# Light Up Your Holidays *in New York City*

There is nowhere else in the world like New York City at Christmastime! Join us for a memorable journey with loved ones, family or friends.

**DAY 1:** Join our local guide and head down Fifth Avenue to Rockefeller Center, home to the most famous ice rink and Christmas tree on earth. Next head out on a deliciously sweet Holiday Cookie Tour and sample treats from some of the city's most amazing bakeries. Head back to Secaucus for a delicious dinner before settling in for the evening.

**DAY 2:** Begin with a walking/windshield tour of the iconic Financial District led by our local guide. Visit the 9/11 memorial and the Fireman's Memorial Wall. Next, head to the flagship Macy's Department Store. Meet a Macy's guide for a fascinating historic tour with time to enjoy some holiday shopping.

Take your seats at Radio City Music Hall for the matinée performance of the "Holiday Spectacular Show featuring the Rockettes," truly an unforgettable performance!

Meet Chef Peter at his authentic Italian restaurant "Montes Trattoria" for a unique culinary adventure. With his expertise, we will shop for the freshest ingredients and enjoy a hands-on pasta making session. Reap the rewards of our culinary efforts with dinner served family style in the traditional Italian way, paired with wine of course!

**DAY 3:** Depart the hotel and travel to the New York Botanical Garden and visit its amazing Holiday Train Show. Step into a miniature city where famed New York architecture is recreated using bark, leaves and other natural materials.

**WHEN:** Monday, December 3–Wednesday, December 5

**WHERE:** New York City and New Jersey

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

**RETURN TIME:** Approximately 6:00 p.m.

**COST:** \$1,069 per person, double occupancy  
\$1,262 per person, single occupancy

**INCLUDES:**

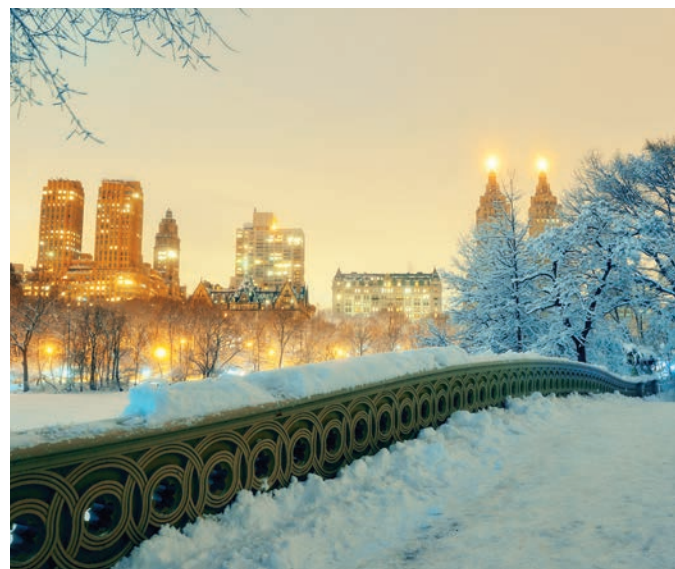
- 2 nights' accommodations (Meadowlands Plaza, Secaucus, NJ) (or similar)
- 4 meals: 2 breakfasts, 2 dinners
- Services of a private, local guide for 1½ days
- Admission to all venues
- Holiday Cookie Tour with samples
- History tour at Macy's
- Tickets to the Rockettes Holiday Spectacular Show
- Hands-on cooking session with a local Italian Chef
- Admission to the New York Botanical Garden and Holiday Train Show
- Round-trip motor coach transportation
- Baggage handling for one piece of luggage per traveler
- Taxes, gratuities, and trip cancellation insurance

**RSVP:** Please call Customer Support at 388-4982

**WALKABILITY:** 



**DEPOSIT OF \$350 DUE JUNE 25.  
FINAL PAYMENT DUE BY SEPT 20.**





CFSG

COMMUNITY  
FINANCIAL  
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*Get to Know Us*

## Return of the *Market Correction*

2017 saw a steady, strong rise in the U.S. stock market with the S&P 500 up almost 22%. It had been 24 months since a market drop of 10 to 20%. By early February, the market dropped by 10.2% from its January 26 all-time high. After this 10% drop, we were back to stock prices that we had back in November 2017.

2017 was a year that lacked price volatility. What we are seeing now is more “normal.” What triggered the correction were inflationary concerns for an economy that may be getting too “hot.” These concerns caused day-to-day interest rates on investments like 10-year Treasuries to rise. Sometimes, if these rates rise quickly enough, it spooks stock investors and then prices decline.

What lies ahead? The economy continues to produce jobs and GDP continues to be strong. We do not see a recession on the horizon. Will inflation rise this year? Perhaps.

Sometimes, corrections are a time to “buy on sale.” We do not promote market timing as a way to invest, however, most consumers like sales. If you are retired, buying on sale may not be feasible; however, periodically reviewing your income needs to have enough stock dividends to combat inflation over time to support your lifestyle is paramount.

At CFSG we help our clients when the markets get choppy. Expect more “waves” in 2018 and please feel free to reach us toll-free at 877-334-1677.

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.cfsghost.com](http://www.cfsghost.com).

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P.O. Box 189  
30 Main Street  
Middlebury, VT 05753

Member  
**FDIC**

PRSR STD  
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MIDDLEBURY, VT  
PERMIT #10



Sun, Sand and Sea in  
*Cape Cod*

Tuesday, September 4–Friday, September 7

Deposit of \$250 due May 4.  
Final payment due by July 3.  
Details inside.