



# NEW HORIZONS

A P R I L 2 0 1 9

Happy spring everyone! After this very long winter, I truly hope the April showers bring May flowers! Speaking of flowers, how would you like to join us on our trip this June to Newport, RI for the Gardens of Coastal New England tour? Our visit also includes the lavish Newport Mansions offering an opulent peek into the "Guilded Age" of American history.

Maybe you have dreamed of going out west to see some of the natural wonders of the world. There is still time to join us this October with visits to the Grand Canyon, Bryce Canyon, Zion and so much more! I would be happy to discuss the details and availability of any of our tours.

Spring is also time for home projects. I hope you are all taking advantage of our merchant discounts. With over 75 Participating Merchants, there is something for everyone. For everyone that attended our holiday luncheon, remember the beautiful hand painted magnets created at Maple Landmark? In this issue our featured Participating Merchant is Maple Landmark. For a list of Participating Merchants, visit

our website or call me at 802-388-1632. I would be happy to send you the list. The savings can add up!

This month ends as we celebrate Memorial Day. Some may feel this is the unofficial start to the summer season, but we should all take a moment to remember the sacrifice of our valiant military service members, first responders and their families. Memorial Day is a day of both celebration and grief. It's a day to remember and honor all those who were lost while serving in the United States Armed Forces as well as honoring all of our Veterans and current members of the US military. We thank you for your sacrifices and services.

I hope you all have a wonderful summer and I look forward to seeing you at our next event!

**KIM RICHARDS**  
krichards@nbmvt.com  
802-388-1632



## UPCOMING EVENTS

- Gardens of Coastal New England featuring the Newport, Rhode Island Flower Show ..... June 21-24
- Navigating the Fest: An Insider's Guide with Lloyd Komesar, MNFF Producer ..... July 25
- Lake George Scenic Lunch Cruise & Fort William Henry Museum ..... August 17
- The 5th Annual Middlebury New Filmmakers Festival ..... August 22-25
- Coastal Maine Delight ..... September 6-8
- Lake Winnepesaukee Turkey Lunch Train ..... September 24
- Mystery Trip ..... October 1
- Discover Canyon Country ..... October 4-12
- The Lion King on Broadway at the Boston Opera House ..... October 26
- D.C. Cherry Blossom Hub & Spoke Tour ..... March 26-30, 2020



## News from the Bank— *Meet the Main Office CSR staff*

We have some new and familiar faces in Customer Service at the Main Office. Learn a little bit about them here and stop by sometime to say hello!

**Joey-Lynn Maness** is the newest addition to the Customer Service department at the Main Office. She was born in Vermont but raised in Utah. She has one son who is the light of her life. She has a kitty named Hissy who they absolutely love and has completed their little home. Joey is happiest when she is spending time with her son outdoors. Their favorite activities are swimming at the beach, hiking and they love BBQ's. In her spare time, she loves to read and practice yoga.

**Lacey Zalubski** joined NBM in September of 2018 as the Main Office receptionist. She has lived in Vermont on and off her entire life. She has a step-son and will be welcoming their baby daughter in May! Lacey enjoys reading, playing board games with her family and traveling whenever she can.

**Angela Rheame** started her career at the National Bank of Middlebury in 2007 while enrolled in the apprentice program. She became a full time member of the NBM



Left to right; Joey-Lynn, Lacey, Angela, Keri

staff and has enjoyed working in multiple offices and with so many different people. Angela's time at NBM has given her an opportunity to work as a teller, Customer Service Representative and most recently, promoted to Customer Service Supervisor. She looks forward to coaching her staff to their full potential. Outside of work, Angela enjoys spending time with her husband and their three wild boys on their crazy adventures.

**Keri Richmond** started her career at NBM in 2018 as a Customer Service Representative working in both our Vergennes office and Route 7 South office. Keri has since joined the Customer Service team at the Main Office. Keri has lived in Cornwall for 22 years. In her free time she enjoys spending time outside with her goats and chickens, gardening, hiking and doing yoga.

## 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 no waiting list, it is your responsibility to sell 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

# Mobile check deposit—*it's here!*

*Deposit checks directly into any of your accounts anytime, anywhere using your NBM mobile app.\**

\*The National Bank of Middlebury app is free. Standard text messaging or data rates may apply, so check with your wireless carrier for details.



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of Middlebury

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Gardens of Coastal New England featuring the  
*Newport, Rhode Island  
Flower Show!*

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This one-of-a-kind garden tour winds you along the dramatic and rugged coasts of Rhode Island and Massachusetts, through centuries of New England cultural history. You will explore historic gardens and estates from colonial homes to Gilded Age mansions. Visit the Blue Garden, a recently restored Gilded Age masterpiece that only opens on rare occasions for garden groups. Enjoy the beloved Newport Flower Show, tour the mansions of Rosecliff, The Breakers and The Elms. These are just some of the many highlights of this amazing itinerary. For more details, see below.

**WHEN:** Friday, June 21–Monday, June 24

**WHERE:** Rhode Island and Massachusetts

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

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

**COST:** \$1,393 per person, double occupancy  
\$1,736 per person, single occupancy

**INCLUDES:**

- 3 nights' accommodations
- 6 meals: 3 breakfasts, 3 dinners
- Trolley ride to Blue Garden
- Private tour of the Blue Garden
- Newport tour led by “Mrs. Astor”
- Admission to the Newport Flower Show
- Tour of Rosecliff Mansion, The Breakers and The Elms
- Time to visit Bannister’s Wharf
- Sunset sail aboard a 19th century-style schooner
- Admission to the Green Animals Topiary Garden
- Guided tour of the House and Great Lawn at Blithewold
- Iced tea on the breakfast porch at Blithewold
- Admission to the Heritage Museums and Garden including a garden tour
- Visit Castle Hill on the Crane Estate with guided tour of house and grounds
- Visit in Gloucester, America’s oldest working seaport
- Admission to all venues
- Round-trip motor coach transportation
- Trip cancellation insurance, taxes and gratuities

**RSVP:** Please call Kim at 802-388-1632  
or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:** 



**PAYMENT DUE AT TIME OF  
REGISTRATION. SUBJECT  
TO AVAILABILITY.**

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## Navigating the Fest: *An Insider's Guide* with Lloyd Komesar, MNFF Producer

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 MNFF5 this August. If you've ever thought "how do I choose what films to see?", then this gathering is for you. Be the first to know which films everyone will be talking about at the Fest.

**WHEN:** Thursday, 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 Kim at 802-388-1632 or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:** 

## Lake George *Scenic Luncheon Cruise & Fort William Henry Museum*



Travel to beautiful Lake George, NY to visit the Fort William Henry Museum where you will be led by a period attired guide for a tour of the museum and a military firing demonstration. Next, we head to the Lake George Steamboat Company where we will board the Lac Du Saint Sacrement for a scenic and delicious luncheon cruise along with some light entertainment. After dining, relax in your seat or head topside to enjoy the fresh air on the outer deck while you cruise by beautiful mountain wilderness areas on the crystal clear waters of Lake George. Following our cruise, enjoy some free time to explore the vibrant village of Lake George before returning home.

**WHEN:** Saturday, August 17

**WHERE:** Lake George, New York

**DEPARTURE TIME:** 7:45 a.m. (please arrive at 7:30 a.m.)

**RETURN TIME:** Approximately 5:45 p.m.

**COST:** \$148.00

**INCLUDES:**

- Admission to Fort William Henry Museum
- Admission and lunch aboard the Lac Du Saint Sacrement
- Round-trip motor coach transportation
- Taxes and gratuities

**RSVP:** Please call Kim at 802-388-1632 or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:**   



**RESERVE YOUR SPOT BY JULY 27.**



**DEPOSIT OF \$50.00 AT RESERVATION. FINAL PAYMENT DUE JULY 12.**

# The 5th Annual MIDDLEBURY NEW FILMMAKERS FESTIVAL

MNFF is synonymous with Summer's Sweet Finale! The 5th Annual Middlebury New Filmmakers Festival is back in the spotlight this coming August 22–25. Now a full-fledged four day event, the Festival showcases the standout work of new voices in independent filmmaking, first and second time filmmakers from around the world. Enjoy the company of the many directors who converge on Middlebury for the beauty of the surroundings and the hospitality of its residents. Engage in lively Q&A sessions, attend special panels and presentations, and have fun at the numerous parties that MNFF offers.

Beginning May 20, NBM customers may purchase Festival Passes or Day Passes at a discounted price. The Festival Pass, at \$77, 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 or the After Party at the Swift House Inn. The Day Pass, at \$32, provides admission to any film on any single day of the Festival (Fri–Sun), except for the Opening Night film. This special offer from MNFF will end on July 31. More details about the festival are at [www.middfilmfest.org](http://www.middfilmfest.org).

**WHEN:** Thursday, August 22–Sunday, August 25

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

**TIME:** Screening times: Thursday 10:00 a.m., 1:30 p.m.  
Friday/Saturday 10:00 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/\$77 or Day Pass/\$32  
(Passes will be available for pick up at NBM's Main office beginning August 1)

## 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 & After Party; those tickets may be purchased separately at Town Hall Theater for \$60*

**RSVP:** Please call Kim at 802-388-1632  
or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:**  →   



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





# Coastal Maine Delight

**DAY 1:** Journey to coastal Maine and visit the beautiful town of Freeport (home of L.L. Bean) for some lunch and shopping on your own. Next, visit the city of Portland known as the “Queen City of Maine” for a guided tour of Portland’s diverse history and hidden gems, to include the childhood home of Henry Wadsworth Longfellow, the Victoria Mansion, the bustling Old Port and the Portland Head Light, the most photographed light house in America, just a few of the landmarks you’ll see as we travel from city streets to rocky coast.

**DAY 2:** Following breakfast, enjoy a guided tour of the coast as we travel to Kennebunkport. Enjoy a scenic ride along Ocean Drive where you will see Walker’s Point (summer home of President Bush) before visiting the Seashore Trolley Museum, the world’s oldest and largest museum of mass transit vehicles. Experience an included scenic trolley ride through the Maine countryside! Return to Ogunquit and visit Perkins Cove where you will have time to enjoy lunch on your own before boarding the Finestkind III for a scenic coastal cruise with fantastic views of the Nubble Lighthouse! We conclude our day with a visit to Stonewall Kitchen in York, before returning to our hotel. This evening, enjoy a traditional Maine Lobster Dinner!

**DAY 3:** Today we depart Maine and head to Newbury, NH to visit the Fells Historic Estate and Gardens. The Fells, also known as the Hay Estate, was originally the summer home of “John Milton Hay,” a 19th-century American statesman. Enjoy a guided tour of the 22-room Colonial Revival home followed by lunch on the verandah. After lunch take a stroll around the extensive gardens on this beautiful estate. We depart and continue our journey home with many fond memories.



**WHEN:** Friday, September 6–Sunday, September 8

**WHERE:** Maine and New Hampshire

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

**COST:** \$599.00 per person, double occupancy  
\$769.00 per person, single occupancy

**INCLUDES:**

- Two nights’ accommodations (Ogunquit River Inn or similar)
- 5 meals: 2 breakfasts, 2 dinners, 1 lunch
- Visit to Freeport and L.L. Bean
- Guided tour of Portland
- Visit to the Portland Headlight
- Guided tour of the lower coast
- Admission to the Seashore Trolley Museum
- Admission to Finestkind III coastal cruise
- Visit to Stonewall Kitchen
- Admission to the Fells Historic Home and Gardens
- Private, round-trip motor coach transportation
- Baggage handling for one piece of luggage per traveler
- Taxes and gratuities

(Travel insurance is not included but optional)

**RSVP:** Please call Kim at 802-388-1632  
or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:** 



**DEPOSIT OF \$200 DUE AT REGISTRATION. FINAL PAYMENT DUE BY JULY 19.**







## Lake Winnepesaukee *Turkey Lunch Train*

Today we travel to Meredith, NH to board the Lake Winnepesaukee Scenic Railroad Dining Car for a two hour nostalgic scenic luncheon excursion along Lake Winnepesaukee. Once aboard the train you will enjoy a complete turkey dinner catered by Hart's Turkey Farm. This is Hart's famous home-style turkey dinner with all the traditional fixings!

The train departs from Meredith Station and travels south along the western shore of Lake Winnepesaukee through the village of Weirs Beach and along the Paugus Bay towards Lakeport, NH. Along the way you'll enjoy breathtaking views of New Hampshire's largest lake while sneaking a peek at some of the many beautiful lakeside homes.

Our day ends on a sweet note with a stop at Kellerhaus, the oldest candy and ice cream maker in New Hampshire. Enjoy creating your own sundae from the "sundae bar" and exploring the huge selection of homemade chocolates, candies, and gifts.

**WHEN:** Tuesday, September 24

**WHERE:** New Hampshire

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

**RETURN TIME:** Approximately 8:00 p.m.

**COST:** \$173.00

**INCLUDES:**

- Admission to the Lake Winnepesaukee Turkey Lunch Train
- Visit to Kellerhaus to make your own sundae treat
- Round-trip motor coach transportation
- Taxes and gratuities

**RSVP:** Please call Kim at 802-388-1632  
or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:**



**DEPOSIT OF \$50.00 DUE AT REGISTRATION. FINAL PAYMENT DUE BY AUGUST 9.**



## *Mystery* Trip!

Please join us on this all day mystery tour to...? That's the fun part, you never know where this journey will take you! What I can say is both men and women will enjoy this tour and it includes a wonderful lunch and a lot of history! This tour always sells out...reserve your space early.

**WHEN:** Tuesday, October 1

**WHERE:** It's a mystery

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

**RETURN TIME:** Approximately 8:15 p.m.

**COST:** \$160.00

**INCLUDES:**

- Round-trip motor coach transportation
- Taxes and gratuity
- Snacks and lunch
- Admission to all venues
- And an extremely good time!

**RSVP:** Please call Kim at 802-388-1632  
or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:**



**DEPOSIT OF \$50.00 DUE AT TIME OF REGISTRATION. FINAL PAYMENT DUE BY SEPTEMBER 2.**



## Discover *Canyon Country* .....

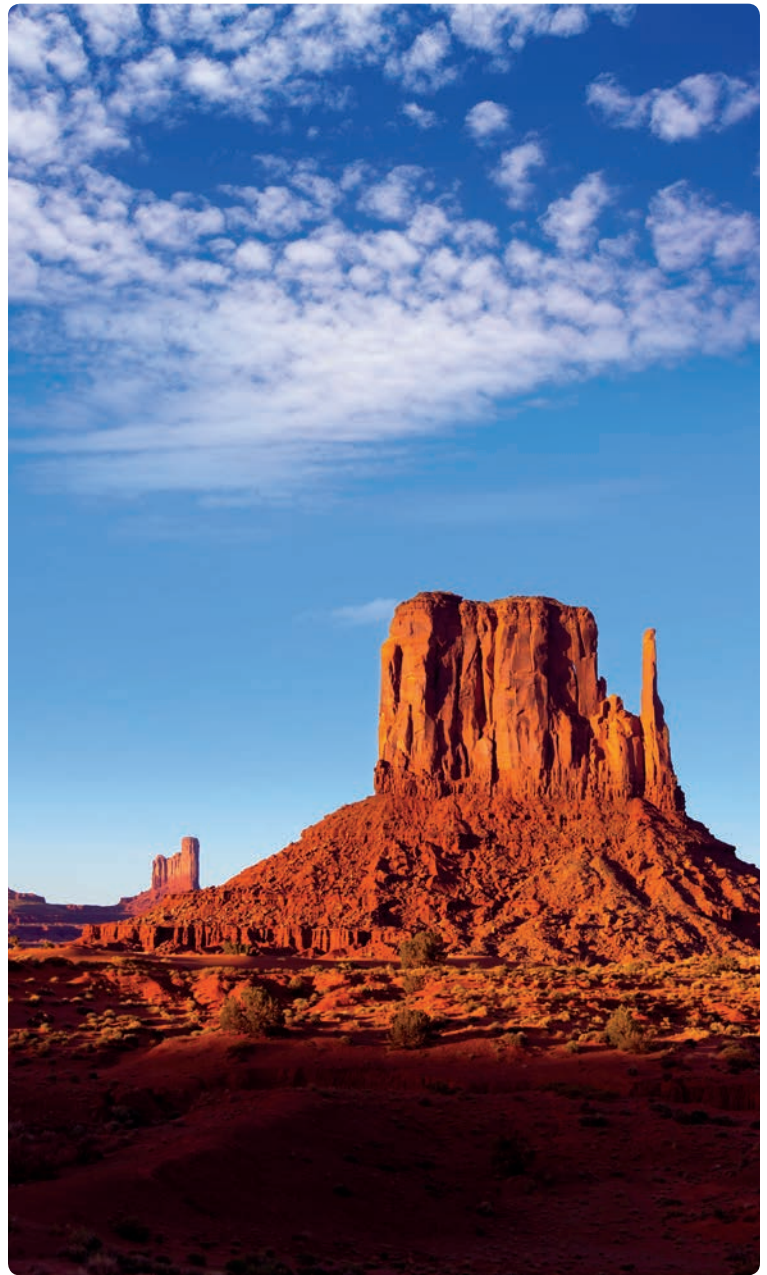
Theodore Roosevelt once said, “This is one of the greatest sights which every American, if he can travel at all, should see.” Join us and discover the spectacular beauty of the American West. We will explore breathtaking canyons and towering rock spires of some of our country’s most treasured National Parks—Grand Canyon, Bryce Canyon and Zion Canyon as we journey through Arizona and Utah and then conclude our tour in Las Vegas, Nevada. Some inclusions in this tour:

- Behold the breathtaking views of the vast Grand Canyon, one of the seven natural wonders of the world and world-renowned for its remarkable beauty and diverse range of rock layers
- Explore the most amazing spires of Bryce Canyon National Park
- Marvel at the red and white sand-stone cliffs of Zion National Park
- Climb aboard Zion’s open-air tram to experience spectacular scenery

- Experience an invigorating breakfast cruise along beautiful Lake Powell and enjoy a two night stay at a hotel overlooking the stunning sky-blue waters of Lake Powell
- Choice of a Monument Valley Navajo Tribal Park tour or a Canyon Adventure Cruise through the Navajo and Antelope canyons
- Airfare from Burlington, VT
- 8 nights’ accommodations
- 11 meals: 7 breakfasts, 4 dinners
- Admission to all venues
- Round-trip transportation
- Taxes and trip cancellation insurance

In addition, we will tour some of the following locations:

- Oak Creek Canyon
- Kaibab National Forest



**WHEN:** Friday, October 4–Saturday, October 12

**WHERE:** Arizona, Utah and Nevada

**DEPARTURE:** Middlebury, flights out of Burlington

**DEPOSIT:** \$775.00 per person due at time of registration  
(includes Cancellation Waiver & Insurance)

**COST:** \$3,899 per person, double occupancy  
\$5,034 per person, single occupancy

**FINAL PAYMENT DUE:** August 5

**RSVP:** Please call Kim at 802-388-1632  
or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:** 

 **SPACE IS LIMITED, MAKE  
YOUR RESERVATIONS NOW!**



# *The Lion King* on Broadway at the Boston Opera House

We are very excited to announce this special offer before tickets go on sale to the public and at special reduced rates! Join us in Boston to witness one of the most popular performances that ever appeared on Broadway, Disney's *The Lion King*! Experience the stunning artistry, unforgettable music and the exhilarating choreography of this musical theater phenomenon—one of the most awe-inspiring productions ever brought to life on stage. As the *New York Times* says, "There is simply nothing else like it." A remarkable tale of hope and adventure, *The Lion King* has found its way into the hearts of millions. *The Lion King* is the third longest-running show in history and is the highest grossing Broadway production of all times. It has won six Tony Awards, one for Best Musical and Best Direction of a Musical, making Director Julie Taymor, the first woman to earn such an honor.

What a great day to spend with family, friends, children or grandchildren. Enjoy time on your own in Boston at Faneuil Hall for lunch. After lunch, board the coach and travel a short distance to the historic Boston Opera House for the 2:00 p.m. matinee performance. Now is the time to join the circle of life at *The Lion King*! Please note that the performance is not intended for children under 4. The show is recommended for ages 8+.

**WHEN:** Saturday, October 26

**WHERE:** Boston, Massachusetts

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

(Please arrive by 7:45 a.m.)

**RETURN TIME:** Approximately 10:00 p.m.

**COST:** \$296 per person

**INCLUDES:**

- Free time in the Faneuil Hall Marketplace to have lunch on your own
- Reserved Mezzanine 2 tickets for the 2:00 p.m. matinee (**non-refundable, but transferable**)
- Private, round-trip motor coach transportation
- All taxes and gratuities

**RSVP:** Please call Kim at 802-388-1632

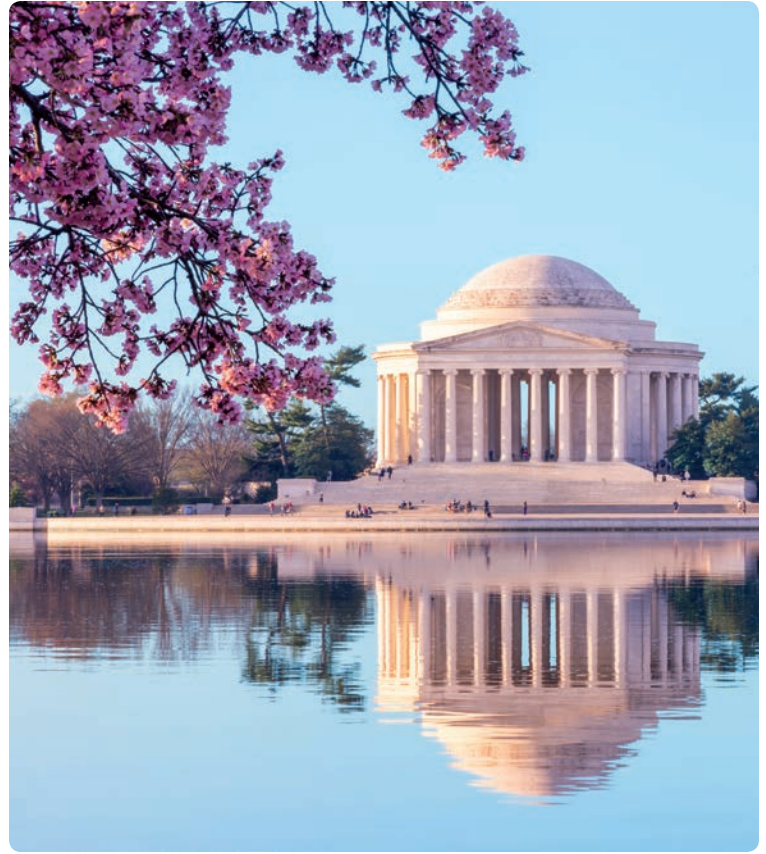
or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:**  



**SPACE IS LIMITED, RESERVE NOW! DUE TO THE HIGH DEMAND, NON-REFUNDABLE PAYMENT IN FULL IS DUE BY JUNE 1.**





## D.C. Cherry Blossom *Hub & Spoke Tour*

Save the date... Lets celebrate springtime with a visit to Washington D.C.! Tour our Nation's Capital during the National Cherry Blossom Festival, which commemorates the 108th anniversary of the gift of cherry trees from Japan in 1912. We will visit some of D.C.'s most famous sights, memorials and attractions. More details to come...

**WHEN:** Thursday, March 26–Monday, 30, 2020

**WHERE:** Washington, D.C.

**COST:** TBD

**RSVP:** Please call Kim at 802-388-1632 or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com) for more information

**WALKABILITY:** 



## Participating *Merchant*

### MAPLE LANDMARK

Maple Landmark has been an Addison County institution for 40 years! In 1979, in his parents' basement in Lincoln, Mike Rainville started making cribbage boards, spool-holders and more. Embracing the business full-time after college, he built a larger, dedicated woodshop and, in 1996, moved operations to Exchange Street in Middlebury. Today, two additions later, the Maple Landmark factory and showroom boasts 28,000 square-feet of space and 40 local employees, including 5 of Mike's family members.

Along with the building, the product line has equally expanded, currently including the renowned NameTrains® letter cars, wind spinners, tap handles, and ornaments, just to name a few. All of these are made in Middlebury with lumber and other materials sourced as locally as possible. This is a testament to one of the company's guiding principles—Made in the USA.

The showroom is stocked with the wide selection of toys, games, and gifts including an exclusive discounted second's hallway. It is open Monday–Friday 8 a.m.–5 p.m. and Saturday 9 a.m.–4 p.m. Tours are offered most weekdays at 10 a.m. and 1 p.m. The tours, great for groups and children, take you out onto the factory floor where you can see, hear, and, in some cases, touch all the wonderful wooden products being made. More information about visiting can be found at [www.maplelandmark.com](http://www.maplelandmark.com).

Maple Landmark welcomes New Horizons members with a 10% discount on ALL wood products in showroom, excluding special orders.

Maple Landmark  
1297 Exchange St.  
Middlebury, VT 05753  
802-388-0627  
[thefolks@maplelandmark.com](mailto:thefolks@maplelandmark.com)  
[www.maplelandmark.com](http://www.maplelandmark.com)



## Happy 10th Anniversary *to this Bull Market*

For a moment, think back to March 2009. As an investor, it may not be the fondest of memories. The most significant recession in decades was at its tail end, roughly \$13 trillion of stock market wealth had disappeared, and the S&P 500 index was down 57% from its 2007 highs. However, it represented significant opportunity for long-term investors.

Fast forward, and we can now say Happy 10th Anniversary to the current bull market. Since March 2009, the S&P 500 Index has risen by 305% and created more than \$30 trillion in wealth.

So, what does this all mean? To us at CFSG, it presents a good opportunity to look forward to the next 10 years and beyond and work with our clients individually on their unique needs and goals. Not every investor is the same.

Some may wish to take risk off the table by pulling back on stocks, especially if they have now have shorter-term goals or are in a different life-stage compared to where they were 10 years ago. Others may still have a long-term approach to investing and are comfortable with riding out any future downturns. Either way, it's important to put this excellent stock market performance in perspective and look at it through the lens of your own current and future situation. At CFSG, we can help you create a plan moving forward in what could be a more uncertain market.

**At CFSG, we provide comprehensive advice to our clients to help avoid these classic mistakes and put you on the right track to meet your objectives. Contact us for a free consultation at 802-388-6948.**

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.





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*The Lion King on Broadway  
at the Boston Opera House*

.....  
Saturday, October 26

Space is limited, reserve now! Due to the high demand, payment in full is due by June 1. Details inside.