



National Bank of Middlebury

NEW HORIZONS

S E P T E M B E R 2 0 1 9

Fall will soon be upon us, the kids are back in school, warmer days turn into cooler evenings and if you are like me, there are plenty of unfinished projects that the rain and heat have delayed over the last few months! This is also a great reminder to support our local merchants! Check out our list of over 70 Participating Merchants that offer discounts to New Horizons members. I'm sure there is something for everyone! Please visit our website at nbmvt.com for the most up to date list.

In between our events and fabulous trips that I have taken with you all, I have been busy planning next year's calendar! I'm excited to announce that we are introducing international travel again in 2020! Don't miss our special preview this month on a journey

through the Emerald Isle on our "Shades of Ireland" presentation. Also, you won't want to miss our trip next spring to our nation's capital, Washington, D.C.! Enjoy marvelous museums and majestic memorials during D.C.'s Cherry Blossom Festival.

I have many ideas for the coming year, but I would also like to hear your ideas! What are your interests, hobbies, places of interest, seminar topics? Please send me your ideas by email, phone or stop by for a visit—I always like to chat!

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



UPCOMING EVENTS

Travel Presentation: Shades of Ireland	September 18
Lake Winnepesaukee Turkey Lunch Train (WAIT LIST ONLY)	September 24
Mystery Trip	October 1
Discover Canyon Country (SOLD OUT)	October 4-12
<i>The Lion King</i> on Broadway at the Boston Opera House (WAIT LIST ONLY)	October 26
Paint Night with Jackie Rivers	November 13
Holiday Craft Making & Lunch	November 19
Holiday Luncheon	December 10
<i>A Light in the Piazza</i> at Town Hall Theater	January 26
The 2020 Presidential Campaign: The Caucuses & Primaries Begin	January 30
D.C. Cherry Blossom Hub & Spoke Tour	March 26-30



News from the Bank— *Promotions in our Loan Department*

National Bank of Middlebury is pleased to announce several promotions and the hiring of a new community retail lender, **Gordon Dobson**. Dobson has many years of banking experience, including serving as a branch manager. He brings local knowledge and experience in both retail and business lending.

Meaghan McLaughlin has been appointed vice president. Prior to her appointment, she served as assistant vice-president and Middlebury and South business market manager, a position she will continue to hold in addition to community reinvestment act officer.

Amy Piasecki has been named retail loan operations manager. With a 13-year tenure at the bank, Piasecki has worked as a teller, loan services representative and, most recently, a retail community lender. She has also been made a bank officer.



Back row left to right: Gordon Dobson, Meaghan McLaughlin
Front row left to right: Mindy Goodrich, Amy Piasecki, Elizabeth Sabourin
Missing: Beth Peabody

With strong growth in National Bank of Middlebury's Loan Department, **Mindy Goodrich** has been promoted to loan services group leader to train and coordinate new hires and assure efficient workflow processes.

After being with the bank for seven years in retail underwriting, **Beth Peabody** has been named secondary market underwriting manager & investor liaison.

Elizabeth Sabourin has been promoted to community retail lender and will transition from her current position as senior loan services representative over the next couple of months.

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.





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

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Travel Presentation: *Shades of Ireland*

From history-filled Dublin to the rolling green hills and dramatic coast, experience Ireland's charms on a journey through the Emerald Isle. Join Andrew Bessette from Collette Vacations for a presentation on the "Shades of Ireland!" Enjoy cultural experiences with an overnight on the grounds of a regal castle, experience the Ring of Kerry, one of the world's great coastal roads, jump into Ireland's vibrant capital city—Dublin, stand in awe of the stunning 700 foot high cliffs of Moher and if you're feeling frisky, pucker up and kiss the famed Blarney Stone at Blarney Castle—just a few of the many amazing sites to visit on this September 2020 tour!

WHEN: Wednesday, September 18

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

TIME: 6:30 p.m.

COST: Final pricing and detailed itineraries will be available at the presentation

INCLUDES: Detailed presentation, itinerary, early registration trip discount, question and answer session and light refreshments

EARLY BIRD SPECIAL: Collette Vacations will be offering a "Book Now & Save \$100.00 per person" promotion



**RESERVE YOUR SPOT
BY SEPTEMBER 12.**

WALKABILITY:

RSVP: Please call Kim at 388-1632 or
email krichards@nbmvt.com





Lake Winnepesaukee *Turkey Lunch Train*

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.

The 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

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

WALKABILITY:  

RSVP: Please call Kim at 802-388-1632
or email krichards@nbmvt.com



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: Approximately 7:30 a.m.

RETURN TIME: Approximately 8:15 p.m.

COST: \$160

INCLUDES:

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

WALKABILITY:   

RSVP: Please call Kim at 802-388-1632
or email krichards@nbmvt.com



**PAYMENT DUE
AT TIME OF
REGISTRATION.**



**SOLD
OUT**


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.

WHEN: Friday, October 4–Saturday, October 12

WHERE: Arizona, Utah and Nevada





The Lion King on Broadway at the Boston Opera House

WAITING
LIST BEING
ACCEPTED



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

INCLUDES:

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

WALKABILITY:  

RSVP: Please call Kim at 802-388-1632
or email krichards@nbmvt.com



Paint Night with Jackie Rivers

Please join us for another evening of painting with Jackie Rivers! Never tried your hand at painting? No worries! This is an unintimidating, fun atmosphere with easy step-by-step instruction. Follow along and at the end of the night you'll take home a one-of-a-kind painting and hopefully a newfound hobby! Choose to paint on canvas or slate...it's your choice!



Holiday Craft Making & Lunch

Join me at the Residence at Otter Creek for holiday craft making with talented engagement director, Courtney Allenson. Courtney will guide you in creating an ice dyed silk scarf as well as a jewelry creation. Ice dyed silk scarves is a simple technique with stunning results; this free form method of fabric dyeing will create a beautiful, organically patterned silk scarf with a watercolor feel. Both crafts will make a wonderful gift for the holidays or a gift for yourself! Also included is a fabulous lunch prepared by Chef Jeremiah Ratta, culinary director of The Residence at Otter Creek.

WHEN: Tuesday, November 19

WHERE: The Residence at Otter Creek
(350 Lodge Rd, Middlebury)

TIME: 11:00 a.m.–1:00 p.m.

COST: Free

INCLUDES: All materials and a delicious lunch

WALKABILITY: 

RSVP: Please call Kim at 802-388-1632
or email krichards@nbmvt.com



**VERY LIMITED SEATING,
RESERVE YOUR SPOT NOW!**

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Jackie Rivers, our host for the evening, has been painting for over 30 years and loves to create. She is the owner and artist/instructor of Jackie Rivers Paint-N-Sip. She became very passionate about helping others learn to paint several years ago and says, "I enjoy seeing the joy in people's faces when they create a painting for the first time; it's truly amazing to watch."

WHEN: Wednesday, November 13

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

TIME: 6:00 p.m.–8:00 p.m.

COST: \$30

INCLUDES: All painting supplies and
light refreshments

WALKABILITY: 

RSVP: Please call Kim at 802-388-1632
or email krichards@nbmvt.com



**RESERVE YOUR SPOT
BY NOVEMBER 4.**



Holiday *Luncheon*

The holidays will be here before we know it! Join us for our long-standing tradition of our Holiday Luncheon at the Middlebury Inn. Each year we sell out, so be sure to register early so you can join us for a scrumptious holiday meal and fun entertainment from Sweet Transitions! This year will be just as delicious with turkey, gravy, sage stuffing, roasted pork shoulder, and all the trimmings. Don't miss this special time to visit and enjoy a festive meal together with old and new friends. For a special price of \$18, you can enjoy an entire meal, including beverage and dessert, a small gift, and entertainment.

WHEN: Tuesday, December 10

WHERE: Middlebury Inn

TIME: 11:30 a.m.–1:30 p.m.

COST: \$18

INCLUDES: Lunch with beverage and dessert, (taxes and gratuity included), gift and entertainment

WALKABILITY: 

RSVP: Please call Kim at 802-388-1632
or email krichards@nbmvt.com



**THIS WILL SELL OUT,
RESERVE YOUR SPOT NOW!**

A Light in the Piazza at Town Hall Theater

It has become a much-anticipated local tradition, as director Doug Anderson and Town Hall Theater team up with the Middlebury College Department of Music to present a blockbuster musical every January term. This year's selection is Adam Guettel's *The Light in The Piazza*; a musical set in Florence, Italy in the 1950's that follows a childish young woman who falls in love and must overcome outside forces and her own secret to be with her new-found true love.

The Winter Term musical always sells out quickly, but New Horizons members get advance tickets, reserved preferred seating and enjoy an exclusive conversation with Doug and some of the members of the cast after the performance.

WHEN: Sunday, January 26

WHERE: Town Hall Theater, Middlebury

TIME: 2:00 p.m. (Kim will distribute tickets at the theater)

COST: \$25

INCLUDES: Ticket, reserved preferred seating, presentation by Doug Anderson following the performance

WALKABILITY: 

RSVP: Please call Kim at 802-388-1632 or email krichards@nbmvt.com



**THIS WILL SELL OUT QUICKLY,
MAKE YOUR RESERVATION NOW!**



The 2020 Presidential Campaign: the Caucuses & Primaries Begin

The first votes of the 2020 presidential campaign will be cast in the Iowa caucuses on February 3 and the New Hampshire primary on February 11. After that, primaries and caucuses will be held weekly, with 14 states (including Vermont) holding primaries on "Super Tuesday," March 3.

In this presentation, Middlebury College Professor Emeritus of Political Science Eric Davis will discuss the state of the campaign in the final week before voters begin going to the polls.

WHEN: Thursday, January 30

WHERE: Community Room at National Bank of Middlebury, Main Street, Middlebury

TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture, snacks and refreshments

WALKABILITY: 

RSVP: Please call Kim at 802-388-1632 or email krichards@nbmvt.com



**PLEASE REGISTER
BY JANUARY 27.**



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

Celebrate the arrival of spring as we visit our nation's capital during the National Cherry Blossom Festival. Join us as we see some of Washington D.C.'s most famous landmark sites. Enjoy a self-guided tour of the new and exquisite state-of-the-art Museum of the Bible! Visit the moving WWII, Korean, Vietnam, FDR, MLK and Lincoln Memorials with a local step-on guide. Tour Ford's Theater before taking our seats right in the Theater to watch the live performance of *One Destiny*. Visit the White House Visitor's Center and view over 90 artifacts from the White House collection.

We'll spend our last day of touring in Virginia, as we stop at Iwo Jima Memorial on our way to Arlington National Cemetery. Here, watch the Changing of the Guard and see the Eternal Flame via a trolley tour. Continue to Mount Vernon, America's oldest preservation project. Enjoy a guided tour of the home and see the same panoramic views across the Potomac as George and Martha once did! A perfect end to the day awaits, as we join our newfound friends for a fabulous farewell dinner at the Mount Vernon Inn.

WHEN: Thursday, March 26–Monday, March 30

WHERE: Washington, D.C.

COST: \$1,299 double occupancy
\$1,689 single occupancy

INCLUDES

- 5 days Deluxe round-trip transportation aboard Premier Coach
- 4 nights hotel accommodations at the Hilton Garden Inn Arlington
- 6 meals: 4 breakfasts, 1 lunch, 1 dinner
- Admission to all venues: Museum of the Bible, National Memorials (WWII, Korean, Vietnam, FDR, and MLK), Ford's Theater with "One Destiny" admission, Petersen House, White House Visitor's Center, Iwo Jima Memorial, Arlington National Cemetery trolley tour, Mount Vernon Guided House Tour



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- Services of a professional, local step-on guide in D.C. (including gratuities)
 - All hotel and meal taxes and gratuities on included features
 - Gratuities for coach driver and local step-on guides
 - Fully escorted by a National Bank of Middlebury representative

(Travel Insurance is not included but optional and highly recommended. Please see Kim for more details.)

WALKABILITY: 🦶 🦶 🦶 🦶

RSVP: Please call Kim at 802-388-1632 or email krichards@nbmvt.com for more information



**DEPOSIT OF \$250.00
DUE UPON REGISTRATION.
FINAL PAYMENT DUE BY
JANUARY 11, 2020.**

Participating *Merchant*

SCENTSATIONS FLOWERS & GIFTS

Scentsations Flowers & Gifts opened on Main Street in Bristol in September of 2011 as a full service florist offering fresh cut flowers, custom arrangements and locally made gifts. Owned by husband and wife team of Randy and Danielle Hill, Scentsations provides flowers for all occasions and events including birthdays, anniversaries, weddings, funerals and any other occasion that deserves to be celebrated or remembered. We also have a variety of house plants, dish gardens, succulents and can always order other plants you may be looking for.

Not only a florist but a gift shop as well, we have partnered with many local artisans and carry a large variety of locally handmade items. You can find jewelry, hand painted rocks, button trees, glass art, crocheted hats and scarves, hand-sewn purses and bags, baby items and more. Last summer we debuted a Local Artisan Food section of the store where you can find locally produced maple products, honey, fudge, jams and jellies, dip mixes, cookie kits and more.

We are happy to be a part of New Horizons and hope to deepen our connection with members of our community by offering all New Horizons members a **FREE** fresh wrapped bouquet of flowers during the week of your birthday (a \$35 value). If you are unable to stop in and pick it up, please give us a call and we will deliver the bouquet to your home for a small delivery fee.

Scentsations Flowers & Gifts
10 Main Street, Bristol, VT 05443
802-453-6622
www.scentsationsflowersvt.com
Email: scentsations@gmavt.net





COMMUNITY
FINANCIAL
SERVICES GROUP

Socially Responsible Investing: *Aligning Values with Money*

Once considered a niche area of the investment world, socially responsible investing (SRI) has gained traction and popularity among investors looking to align their values with the placement of their money. While sometimes broad in its definition, SRI may consider factors such as social, environmental, and corporate governance concerns when choosing to invest in a particular company.

Socially conscious investors often look to this type of approach not only for moral or environmental reasons but also because they believe that rewarding these kinds of values will support a company's long-term performance. For many, the sense of "feeling good" about where their money gets invested is a valuable addition to their investment strategy.

At Community Financial Services Group, we offer SRI solutions and see it as a strategy for clients who seek both

financial return and social good when investing. In general, an SRI portfolio at CFSG will exclude companies that have direct involvement in the manufacturing of tobacco, alcohol, firearms, nuclear power, gambling and weapons of mass destruction. Further, we will consider environmental factors when crafting an optimal portfolio that meets your needs.

Whether you seek to add diversification to a portfolio using an SRI approach or would like it to be your core strategy, come talk to us to see if this fits with your values and financial goals. You may contact us for a free consultation at 802-388-6948 or by email at pvalente@cfsitrust.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 Horizons Club
National Bank of Middlebury
P.O. Box 189
30 Main Street
Middlebury, VT 05753

Member
FDIC

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



Travel Presentation:
Shades of Ireland

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Wednesday, September 18

Reserve your spot by September 12.
Details inside.