



New Horizons Club
National Bank of Middlebury
P.O. Box 189
30 Main Street
Middlebury, VT 05753

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MIDDLEBURY, VT
PERMIT #10



Canyon Country Trip
Presentation

.....
Wednesday, September 26

Pricing for this tour along with a detailed itinerary will be available at the presentation. (Pricing unavailable at the time of this newsletter). Details inside.

I hope you all are enjoying the warmer weather, longer days, beautiful flowers and bountiful gardens! Summer has always been my favorite time of year and this one is no exception. I recently celebrated my youngest son's high school graduation and I couldn't be prouder of him! However, I do find myself scratching my head wondering, "Where did the time go?"

Speaking of where the time goes, in April a small group of NHC members joined Champlain Tours for a day at Fenway Park to see the Red Sox vs Yankees. Although a bit chilly that day, our amazing seats, enthusiastic members, and their love of baseball was infectious! It was my first time at an MLB game and surely not my last!

We have a pretty packed fall with many new events planned! I'm also feverishly planning events for

2019 and have included a few very different and exciting trips that I hope you will enjoy! In September, join us for a preview showing on "Canyon Country", just one of the amazing trips planned for the fall of 2019. For those of you that joined Misse to 'Cowboy Country', I think you will find this is a great follow up to that trip!

Please keep sending me your suggestions on seminars/lectures or places to visit! I'm always looking for ideas or even the next big adventure! I hope you all enjoy the rest of summer and I'm looking forward to seeing you at our next event.

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



UPCOMING EVENTS

| | |
|--|------------|
| The 4th Annual Middlebury New Filmmakers Festival | Aug. 23-26 |
| Sun, Sand & Sea: Explore the Wonders of Cape Cod | Sept. 4-7 |
| Canyon Country Trip Presentation | Sept. 26 |
| The Art of Downsizing & Relocation | Oct. 3 |
| The Basics of Medicare | Oct. 10 |
| Mystery Trip! (SOLD OUT) | Oct. 17 |
| Eric Davis—Midterm Elections of 2018: A Preview | Nov. 1 |
| Paint-N-Peers | Nov. 7 |
| Light Up Your Holidays in New York City | Dec. 3-5 |
| Holiday Luncheon | Dec. 11 |
| AARP Fraud Fighting Forum | TBD (2019) |
| Sunday in the Park with George at Town Hall Theater | Jan. 27 |
| Song Birds, Seaside & Stonehenge... Migrate to Plum Island! | May 19-22 |
| Gardens of Coastal New England featuring the Newport Flower Show | June 21-24 |
| Canyon Country | Oct. 2019 |



News *from the bank*



The Business Development team has been pretty busy these last couple months. In April, we held our annual shred day at the Route 7 South office, which is always a huge success! Later in the month, we celebrated Customer Appreciation Day where each of our branches handed out seed packets, provided refreshments and raffled off \$50 gift cards. In addition to this, the Main Office held a mini-barbeque offering hot dogs, chips, cookies and drinks to our community neighbors!

The Wellness Committee and Business Development team came together for our 5th Annual Employee Marble Works Marathon on Wednesday, May 23. This “tongue-in-cheek” event is part of a wellness program that encourages employees to walk. Back in 2014 when this marathon started, there were 57 participants. Since then, it has grown and spawned some serious walkers and runners with quite a few employees participating in 5Ks, a few half marathoners and one full marathon runner! This year 82 employees from across 7 offices participated—that’s a 93 percent participation rate!

Speaking of the Marble Works, the Main Office of NBM overlooks the Marble Works and more importantly right now, Printers Alley. That puts us in the heart of the Blast Zone for the rail project. It is an exciting time to look out our windows! There are many workers, dump trucks, blast blankets and a newly arrived giant crane. The blasting is creating a 38 foot deep hole for an out-take drain. Several times in recent weeks we have been subject to blast notifications: 4 horns – blast in 20 minutes, 3 horns – blast in 5 minutes, 2 horns – blast in 1 minute, and 1 horn – all clear. Even though you know the blast is coming, it is a loud and jarring event! Jim Gish, project liaison, and the crews working on the project have been great at keeping us informed, and in return we have shared donuts, cookies and ice cream with them. It is going to be an interesting 4 years as this project is brought to fruition.


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

Find us on *Facebook*

**STAY CONNECTED.
STAY SOCIAL.**





**FINAL PAYMENT
DUE AT TIME OF
REGISTRATION.**

**LOOKING
FOR A LAST
MINUTE
GETAWAY?
There's still time,
please call
for availability.**

Sun, Sand & Sea: *Explore the Wonders of Cape Cod*

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: \$1,277 per person, double occupancy
\$1,586 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 Kim at 388-1632 or email
krichards@nbmvt.com

WALKABILITY: 

Canyon Country Trip *Presentation*

Have you ever wanted to discover the spectacular beauty of the American Southwest or explore the breathtaking canyons and towering rock spires of some of our country's most treasured National Parks? Imagine standing in awe of breathtaking panoramas and layers of vibrant color that tell the story of earth's geological past!

Please join Matthew Voccola from Collette Vacations for a special travel presentation on "Canyon Country." Come learn all about this special trip we have planned for October of 2019!

Here are some of the inclusions in this tour:

- Behold the breathtaking views of the vast Grand Canyon
- 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 the spectacular scenery
- Experience an invigorating breakfast cruise along beautiful Lake Powell and enjoy a two night stay at a hotel overlooking the stunning blue waters of Lake Powell
- Choose between a Monument Valley Navajo Tribal Park tour or a Canyon Adventure Cruise through the Navajo and Antelope canyons

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

- Oak Creek Canyon
- Kaibab National Forest
- Las Vegas

WHEN: Wednesday, September 26

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

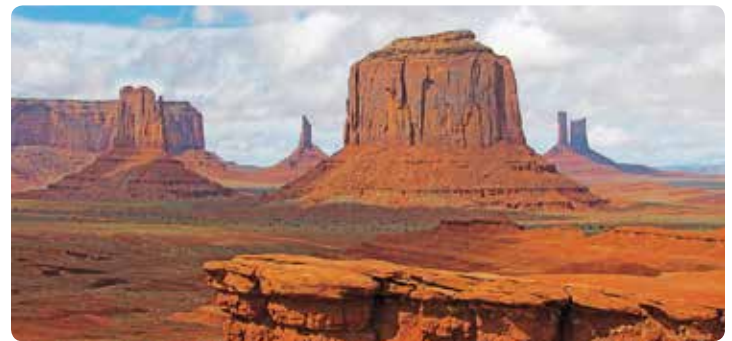
TIME: 6:30 p.m.

COST: Pricing for this tour along with a detailed itinerary will be available at the presentation. (Pricing unavailable at the time of this newsletter)

INCLUDES: Detailed presentation, itinerary, question and answer session, and light refreshments

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

WALKABILITY: 



**RESERVE YOUR SPOT
BY SEPTEMBER 19**





The Art of *Downsizing* & *Relocation*



Join Peter Conlon, owner of Vermont Move Management and Home Inventory Service (VMMHIS), for a presentation on downsizing and rightsizing your home in preparation for selling, aging in place or simply for more peace of mind.

VMMHIS specializes in senior moves that may include downsizing as clients move from larger long-time homes

to smaller independent condos or apartments or to a senior living community. Having a plan, strategy and realistic goal can make the process easier and more successful.

Sorting life's belongings and parting with them is a marathon, not a sprint. Getting started before it becomes immediately necessary can make the task much easier. Those boxes in the

basement and attic aren't nearly as intimidating as you think, once you come up with a plan and a goal.

Peter will present strategies on how to get started, carry through and where to find the help needed to make downsizing a success. He will talk about age-in-place basics and focus on simple steps that can make your home—or new home—safer for the long term.

WHEN: Wednesday, October 3

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 Peter Conlon and light refreshments

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

WALKABILITY: 



RESERVE YOUR SPOT BY SEPTEMBER 26.

The Basics of *Medicare*

Annual enrollment for Medicare will be upon us before we know it. October 15 through December 7, you will have the ability to remain in your current plan or have the opportunity to change from your existing plan. There are several paths you can take when it comes to your Medicare options and many of you have questions and concerns; it most certainly can be an overwhelming task to choose what's right for you!

Please join us for a presentation by Louis Olave from American Senior Benefits who has worked in the insurance and financial industry for 15 years and works with over 150 carriers nationwide. He will be presenting a full overview of how Medicare parts A, B, C and D work, as well as the various insurances available and how they integrate. There will also be a discussion about the upcoming changes for the year 2020.



WHEN: Wednesday, October 10

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

TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and light refreshments

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

WALKABILITY: 



RESERVE YOUR SPOT BY OCTOBER 3.



Mystery Trip: **SOLD OUT**

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: Sign-up is on a first-come, first-served basis. Please call Kim at 388-1632 or email krichards@nbmvt.com.

WALKABILITY:  



**FINAL PAYMENT
DUE BY SEPTEMBER 3.**

**WAITING
LIST BEING
ACCEPTED**



Eric Davis—Midterm Elections of 2018: *A Preview*



Please join Eric Davis, Professor Emeritus at Middlebury College, for another of his popular political lectures for the New Horizons!

On November 6, voters nationwide will elect all 435 members of the House of Representatives and 35 Senators. Here in Vermont, elections will be held for all the statewide offices and the 180 members of the Legislature. What are some possible outcomes of these elections? What will be the consequences of the elections for politics in Washington, and in Montpelier, for the next two years?

WHEN: Thursday, November 1

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

TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and refreshments

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

WALKABILITY: 



RESERVE YOUR SPOT BY OCTOBER 26.



Paint-N-Peers

You're probably wondering what 'Paint-N-Peers' is all about? It's my spin on the traditional Paint-N-Sip but without alcohol. This paint class is about creating memories with your peers and sharing a fun filled couple of hours creating, laughing and enjoying some yummy fall treats and hot mulled cider.

Paint nights are a time to try something fun and a little different. If you have never tried your hand at painting, this is an unintimidating, fun atmosphere with step-by-step instruction. During the event you will enjoy conversation, laughs and a little music. Follow along and create a finished project to take home. The focus is on having fun and hopefully leaving with a new found hobby!

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" and "to include friends and a fun event together creating a painting is unlike anything else." She is looking forward to creating and having some laughs at our paint night event with the New Horizons Club.

WHEN: Wednesday, November 7

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

TIME: 6:00–8:00 p.m.

COST: \$30

INCLUDES: All painting supplies, refreshments and a good time!

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

WALKABILITY: 



**RESERVE YOUR SPOT
BY OCTOBER 31**

INVITE
YOUR
FAMILY &
FRIENDS!

THERE
IS STILL
TIME TO
SIGN UP!

Light Up Your Holidays *in New York City*

There is nowhere in the world like New York City: the twinkling lights, festive decorations and the elaborate holiday window displays are true works of art!

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 matinee performance of the "Holiday Spectacular Show featuring the Rockettes," a truly 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 Kim at 388-1632 or email krichards@nbmvt.com

WALKABILITY:   



FINAL PAYMENT DUE BY SEPT 20.





Holiday Luncheon

Although it's still summer, before we know it, the leaves will be changing and the holidays will be upon us! We are continuing 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 Maiden Vermont! 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 \$17, you can enjoy an entire meal with beverage and dessert, a gift and entertainment.

WHEN: Tuesday, December 12

WHERE: Middlebury Inn, Middlebury

TIME: 11:30 a.m.–1:30 p.m.

COST: \$17 per person

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

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

WALKABILITY: 



THIS WILL SELL OUT! MAKE YOUR RESERVATION NOW!



(L-R): Donna Donahue, Joel Bouvier, Kim Richards, Jonathan Connor, Roberta Hier, Cody Smith, Elizabeth Sabourin, Madeline Gardner

Sunday in the Park with George 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 Stephen Sondheim's *Sunday in the Park with George*.

The musical follows the artist Georges Seurat and his struggle to create his masterpiece, "A Sunday Afternoon on the Island of La Grande Jatte." Doug Anderson directs, with affiliate artist Carol Christensen as music director.

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 27, 2019

WHERE: Town Hall Theater, Middlebury

TIME: 2:00 p.m. (please arrive at 1:00 p.m.
Kim will distribute the tickets at the theater)

COST: \$30

INCLUDES:

- Ticket
- Reserved preferred seating
- Presentation by Doug Anderson following the performance

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

WALKABILITY: 



THIS WILL SELL OUT QUICKLY, MAKE YOUR RESERVATION NOW!





Song Birds, Seaside & Stonehenge... *Migrate to Plum Island!*

Get out your binoculars and get in touch with your inner adventurer on this unique nature-based tour of Massachusetts's North Shore and Coastal New Hampshire. Explore Plum Island, a beautiful barrier island featuring sandy beaches, towering dunes, coastal woodlands, tidal creeks and salt marshes teeming with birds and wildlife. The island is home to Parker River National Wildlife Refuge, world famous for bird watching and nature study. This tour is timed to coincide with the great spring northern bird migration of songbirds and waterfowl passing Plum Island, one of the finest bird-watching destinations in the eastern United States. Our birding guide and naturalist will take us to the best areas to view the birds and provide expert information. This trip is sure to be memorable!

WHEN: Sunday, May 19–Wednesday, May 22, 2019

WHERE: Massachusetts and New Hampshire

DEPARTURE TIME: 8:30 a.m.
(please arrive at 8:15 a.m.)

RETURN TIME: Approximately 3:00 p.m.

COST: \$1,248 per person, double occupancy
\$1,495 per person, single occupancy



**DEPOSIT OF \$350.00
DUE FEBRUARY 19, 2019.
FINAL PAYMENT DUE BY
MARCH 26, 2019.**

INCLUDES:

- 3 Nights at Laramie's Inn
- 7 meals: 3 breakfasts, 1 lunch, 3 dinners, including a traditional New England Clambake
- Admission to Canterbury Shaker Village, NH
- Welcome wine and cheese reception
- Mass Audubon guided Plum Island bird watching tour
- Guided Newburyport history tour with hors d'oeuvres and historic cocktails
- Time to shop in Newburyport
- Guided kayaking tour through the quiet marshes and waterways along the Merrimack River, Joppa Flats, the Parker River National Wildlife Refuge and Plum Island Sound
- Visit to Hampton beach with time to explore and enjoy an included dinner shore-side
- Admission to America's Stonehenge
- Admission to Fuller Gardens
- Time in Portsmouth to explore the vibrant arts, cultural and shopping scene
- Scenic cruise with champagne toast
- Time to shop and explore in Woodstock, VT
- Round-trip motor coach transportation
- Baggage handling for one piece of luggage per traveler
- Trip cancellation insurance, all taxes and gratuities

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

WALKABILITY: 

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

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, positioned on the grounds of the elegant Bellevue Avenue mansion, Rosecliff. Expert local guides will enhance your experiences every step along the way!

WHEN: Friday, June 21–Monday, June 24, 2019

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: \$1,298 per person, double occupancy
\$1,641 per person, single occupancy



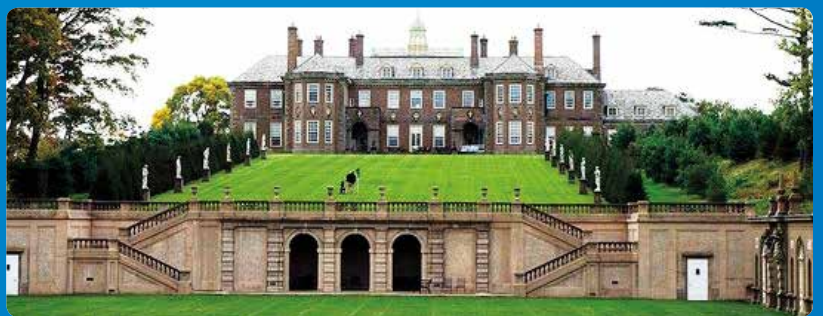
**DEPOSIT OF \$350.00
DUE BY APRIL 5, 2019.
FINAL PAYMENT DUE
BY MAY 7, 2019.**

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
- Tour of the Breakers
- Tour of 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 388-1632 or email
krichards@nbmvt.com

WALKABILITY: 



members' corner: *Kim Farnham*



Originally from Centerville, Massachusetts, Kim Farnham and her husband, Captain Eric Furnholm (Merchant Mariner), moved to Bristol, Vermont in 1991. She had taken many summer vacations to visit “Sunset Lodge” on Lake Dunmore (her great Aunt and Uncle Marge and Redge Farnham were

the owners from 1948–1978). Her visits led her to attend Castleton University from 1971–1975. After returning to Massachusetts to pursue a teaching career for six years, she was recruited to work at Massachusetts Maritime Academy. This career change included sailing and traveling on the training vessel T.S. Patriot State for two months every year as the chief purser. This job allowed her to work with college students and travel. Most importantly, it was where she met her beloved husband, Eric.

When she and Eric decided to get married and raise their children (Whitney, 24 and Stephen, 22), they agreed Vermont was the place they wanted to live. Bristol was the first town they moved to. They currently reside in New Haven (for the last 12 years). Kim loves the state of Vermont because it is a reflection of the wonderful, kind and hardworking people that live here.

Kim looked to The New Horizon Club to fulfill her passion. Her husband’s work schedule involves him traveling for months at a time which does not leave a lot of room for additional family trips. Kim’s favorite New Horizon Club activities include attending a Red Sox game and the Boston Flower Show. She has enjoyed their trips because they are all well organized, offer excellent accommodations and a safe way to travel if you are alone on a new adventure.

When she is not traveling, she serves on the Patricia A. Hannaford Career Center School Board as the Community at Large Member from the ANESU district. She has most recently become a Patient and Family Advisor for the University of Vermont Medical Center after a successful battle with breast cancer.

participating *merchant*

VERMONT COFFEE COMPANY™ CAFE

Our motto, “Coffee Roasted for Friends,” is more than a slogan. It’s really our mission and reason for being in this business. Coffee is a social stimulus that brings people together to share ideas and stories, and when people come together, a community is formed and friends are made.

We share this philosophy every day in our CAFE located on Middlebury’s Exchange Street. In our CAFE, novels are penned, shawls are knitted, local businesses meet, college papers are written, families are welcomed, politics are discussed and crossword puzzles are completed.

Our friendly staff serves fresh-roasted coffee and espresso drinks. There are daily breakfast and lunch specials. Outdoor seating and ample parking are available. Buy organic coffee, roasted with 100% renewable energy, in bulk or pre-packaged bags. Come visit us Monday through Friday, 8:00 a.m. to 2:00 p.m.

New Horizons members received a 10% discount on all whole bean coffee—packaged or bulk.

Vermont Coffee Company™ CAFE
1197 Exchange Street
Middlebury, VT. 05753
802-398-2038
cafe@vermontcoffeecompany.com
www.vermontcoffeecompanycafe.com



Alleviating *Fear with Facts*

These days, it's easy for investors to get caught up in today's 24/7 news cycle and get lost in a wave of negative and sometimes downright frightening headlines. Naturally, this causes some investors to fear how it can affect their investment portfolio. But armed with facts, the smart choice for an investor is to seek out opportunity when others are fearful.

Can current events and news move financial markets downward? Yes, of course. But it's important to understand such movements don't last forever. According to data from 1900–2017, the Dow Jones Industrial Average has typically dropped at least 10% about once per year, and 20% or more about every 3.75 years. Each occurrence has been followed by a recovery and a new market high. Long-term investors would be wise to view these events as a buying opportunity.

Although stocks rise and fall in the short term, they have tended to reward investors over the long-run. Even including downturns, the S&P 500 index mean return over all 10-year periods from 1937–2017 was 10.43%.

At CFSG, we are here to expertly guide you through the ups and downs of investing by working with each client individually to tailor a solution that fits their needs. We take a fact-based and disciplined approach to investing. Let us remove fear from the equation and replace it with a plan that makes sense for your goals. Contact us for a free consultation 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.cfsitrust.com.

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