



National Bank of Middlebury

NEW HORIZONS CLUB

JULY 2017

Change may be the only constant, but it doesn't make it any easier. Throughout the 28 years of the New Horizons Club there have been many changes. We had planned to have a new Club Coordinator in place by now, but we stopped mid-stream to reassess the club and its direction. We think it is a wise decision because we want the New Horizons Club to be the best it can be and to be meaningful and inclusive to our members. We decided we should take the time to make our internal assessment thorough. We will be rewriting the description for our new coordinator and re-advertising the position.

The Business Development Team is excited to fill the gap for now, and we have added a few events for fall. We appreciate your patience while we make this transition. Please let us know if you have any comments, suggestions or concerns. We'd love to hear from you. In the meantime we hope you enjoy our offerings and wish you a happy summer.

We look forward to seeing you at our next event!

Business Development Department – NBM
Jonathan Connor, Digital Media Generalist
jconnor@nbmvt.com • 802-388-0884

UPCOMING EVENTS

- Navigating the Fest: An Entertaining Preview of the 3rd Annual Middlebury New Filmmakers Festival July 25
- Resolving Conflict & Providing Support for Families in Difficult Life Decisions Aug. 16
- The 3rd Annual Middlebury New Filmmakers Festival Aug. 24-27
- A Coastal Maine Vacation: The Best of Boothbay & Beyond Sept. 12-14
- Fabulous Fall Foliage with Charlotte Albers Sept. 14
- Tastes of the Harvest: Mary's at Baldwin Creek Oct. 19
- Kick Off the Holidays in Manchester, New Hampshire Nov. 8
- Holiday Luncheon Dec. 12
- Waitress at the Boston Opera House Feb. 24



News from the bank, *10 years in Brandon!*

On June 10, 2007, National Bank of Middlebury expanded south into Rutland County with the opening of the Brandon branch. This past June, we celebrated ten years of service in the special community of Brandon. In light of this, we wanted to showcase the talented people who provide that service each day.



(L-R) Top row: Carolyn Bearor, Chris Carpenter, Brittany Roberts
Bottom row: Kristy Foster, Catherine Wall, Amber Lee.

Meet the Brandon staff!

Carolyn Bearor started at NBM in February 2007 as a Main Office Teller. In the fall of 2014, Carolyn became a Senior Teller. In January 2015, she moved to the Brandon Office. Carolyn lives in Brandon with her husband, Peter. She loves reading, camping, and traveling to visit her children and grandchildren.

Chris Carpenter started at NBM in 2009 but began his banking career in 1986. Having worked for only Vermont community banks throughout his career, he's worn many hats. Chris and his wife live in Rutland. In his spare time, Chris enjoys outdoor sports with friends and family and spending time in the kitchen cooking gourmet meals.

Kristy Foster started at NBM in October 2015. When not working, Kristy enjoys sewing, reading, finding yard sale treasures, refurbishing furniture, spending time with family and being outside hiking and gardening.

Amber Lee started her career at NBM as a Main Office Teller in 2008 and transitioned to the Brandon Office as a Customer Service Representative in 2013. In her spare time, Amber enjoys chauffeuring her two school age children to sporting and school events, serving on the Brandon Development Review Board and volunteering for Brandon area programs.

Brittany Roberts started at NBM in February 2016 as a teller. She lives in Ripton with her fiancé and son. When not working she enjoys hiking, reading and cooking with family and friends.

Catherine Wall started with NBM in 2004 in the Call Center. In 2010, she became the Community Office Manager in Brandon. Catherine is currently the President of the Brandon Area Chamber of Commerce, Treasurer for Dinners with Love, and Treasurer and a Trustee for the New Haven Congregational Church. She enjoys spending time with her four children and six grandchildren, gardening and reading.

NHC *Cancellation Policy*

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

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

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


How to *sign up for events*

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


Walkability

Trips are rated by their “walkability,” meaning how active a trip is, in order to judge your ability to keep up with the group. A sneaker appears in the trip description.

 Indicates very easy, with little incline

 Indicates moderate, ability to walk at a moderate pace

 Indicates slightly strenuous, ability to walk quickly for up to 30 minutes

 Indicates strenuous activity, ability to move quickly over uneven terrain for longer periods of time

Where and What?

Unless otherwise stated:

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



Many costs come with buying a home...
this one's on us!

FREE APPRAISAL!

*When it comes to home buying and financing,
NBM is your perfect hometown match.*

Call us today at **877-508-8455**
to find out how or visit our online
Mortgage Center at **nbmvt.com**.



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



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

In addition to producing the Festival, Lloyd is Board Chairman of MNFF, Inc., a 501(c)(3) non-profit organization. The Festival's Artistic Director is Jay Craven, one of Vermont's premiere filmmakers. Jay's new film, the thriller *Wetware*, will be coming out this fall. With two successful festivals under their belts, they are anticipating an even more dynamic event this August.

WHEN: Tuesday, July 25

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

TIME: 6:30 p.m.

COST: Free

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 



RESERVE YOUR SPOT BY JULY 21.

Resolving Conflict & Providing Support for Families in Difficult Life Decisions

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



RESERVE YOUR SPOT BY AUGUST 12.

(L-R) Lynn Dunton, Susanna Schweizer



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

WHEN: Wednesday, August 16

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

TIME: 6:30 p.m.

COST: Free

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 

The 3rd Annual *Middlebury New Filmmakers Festival Returns!*

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

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

WHEN: Thursday, August 24–Sunday, August 27

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

TIME: Screening times:

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

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

Sunday: 10:00 a.m., 1:00 p.m., 4:00 p.m., 6:30 p.m.
(VTeddy Awards Ceremony 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:  →   

MIDDLEBURY NEW FILMMAKERS FESTIVAL



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



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

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

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

WHEN: Tuesday, September 12–Thursday, September 14

WHERE: Boothbay Harbor, Maine

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

APPROXIMATE RETURN TIME: 7:00 p.m.

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

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 



**DEADLINE IS EXTENDED!
NOW AUGUST 3.**

INCLUDES:

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





Fabulous Fall Foliage with Charlotte Albers

For many, autumn in Vermont is a favorite time of year. Fall in love with the colors of the season and learn about plants that turn brilliant hues of carmine, yellow, burgundy, and orange. We'll look at perennials, shrubs, and trees, and even some vines that can be added to fences, arbors, or walls. Charlotte Albers, a Shelburne designer and landscape consultant, will guide you through her favorites that include both old classics and new introductions that will inspire you.

WHEN: Thursday, September 14

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

TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and refreshments

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 

Tastes of the Harvest: *Mary's at Baldwin Creek*

Join us for an evening at Mary's at Baldwin Creek in Bristol for a cooking demo and dinner! The evening will begin with a cooking demo, "Cooking the Harvest," using vegetables from the inn's own garden. Weather permitting, we will also enjoy a short tour of the inn gardens.

After the demo, prepare to be satisfied with a three course meal including an appetizer, entrée, and dessert. Dinner options will include meat, fish or vegetarian. The cost is \$35 per person and includes a cooking demo, dinner, taxes and gratuities.

Mary's at Baldwin Creek has been pioneering Vermont's Farm to Table Movement since 1983. They are part of the Vermont Fresh Network, Green Hotels of Vermont, and Slow Food Vermont. Sign up early as space is limited!

WHEN: Thursday, October 19

WHERE: Mary's at Baldwin Creek,
1868 North Route 116, Bristol, VT

TIME: 4:30 p.m.

COST: \$35 per person

INCLUDES: Cooking demo, dinner, taxes and gratuities

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 



**RESERVE YOUR SPOT
BY SEPTEMBER 15.**



Kick Off the Holidays in Manchester, New Hampshire

Here's a great chance to get a jump-start (or to finish) your holiday shopping! Anchored by Macy's, JC Penney, Sears and Best Buy, the Mall of New Hampshire is the third largest mall in New Hampshire. And, a visit to St. Joseph's Cathedral is certain to put you in the spirit of Christmas.

The Mall of New Hampshire has over 125 specialty shops to explore. You're sure to find something for someone! After shopping, we will travel a short distance to St. Joseph's Cathedral. This hidden treasure dates back to the 1800s. During our guided tour, witness the amazing architecture, beautiful stained glass windows and priceless statues. Stroll the grounds and visit the original chapel and library with its incredible hand painted ceiling.

Sign up early as space is limited!

WHEN: Wednesday, November 8

WHERE: Manchester, New Hampshire

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

APPROXIMATE RETURN TIME: 6:30 p.m.



COST: \$99 per person

INCLUDES:

- Time to shop and eat on your own at the Mall of New Hampshire
- Visit to St. Joseph's Cathedral
- Private, round trip motor coach transportation
- Taxes and gratuities, including gratuities for the coach driver

RSVP: Please call Customer Support at 388-4982

WALKABILITY:  



**REGISTRATION AND PAYMENT
DUE SEPTEMBER 22.**

Holiday Luncheon

Well, it may be the middle of summer, but 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. Last year, we sold out, so be sure to register early so you can join us for a scrumptious holiday meal. 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 and dessert, taxes and gratuity, gift, entertainment

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 



**THIS WILL SELL OUT! MAKE
YOUR REGISTRATION NOW!**

Waitress at the Boston Opera House

Here's a sure cure for the winter blues! Travel to the Boston Opera House and settle in for a hilarious Broadway musical inspired by Adrienne Shelly's beloved film, *Waitress*. After lunch on your own at Faneuil Hall, board the coach and travel a short distance to the historic Boston Opera House for the matinee performance of *Waitress*. Brought to life by a groundbreaking all-female creative team, this irresistible new hit features original music and lyrics by 5-time Grammy® nominee, Sara Bareilles. It was written by acclaimed screenwriter Jessie Nelson and directed by Tony Award® winner, Diane Paulus. *Waitress* tells the story of Jenna, a waitress and expert pie maker who dreams of a way out of her small town and loveless marriage. A baking contest in a nearby county and the town's new doctor may offer her a chance at a fresh start, while her fellow waitresses offer their own recipes for happiness.

"Waitress is a little slice of heaven!" —Entertainment Weekly

"A monumental contribution to Broadway!" —Marie Claire

"The women of Waitress are changing Broadway!" —Time Magazine

Don't miss this uplifting musical that celebrates friendship, motherhood and the magic of a well-made pie.



WHEN: Saturday, February 24

WHERE: Boston, Massachusetts

DEPARTURE: 6:30 a.m. (please arrive at 6:15 a.m.)

APPROXIMATE RETURN: 10:00 p.m.

COST: \$219 per person

INCLUDES:

- Free time in the Faneuil Hall Marketplace to have lunch on your own
- Reserved "Mezzanine 3" ticket for the 2:00 p.m. performance of *Waitress*
- Private, roundtrip motor coach transportation
- Taxes and gratuities, including gratuity for the coach driver

RSVP: Please call Customer Support at 388-4982

WALKABILITY:  →   



**NON-REFUNDABLE DEPOSIT
OF \$50 DUE OCTOBER 26.
FINAL PAYMENT IS DUE
JANUARY 8.**

members' corner: *Jane Campbell*



Originally from Northampton, Massachusetts, Jane Campbell and her husband and two children moved to Vermont in 1970 and settled in Bristol. She worked for the Bristol Insurance Agency for 23 years. After her husband passed away in 1991, she retired five years later and devoted her time to her grandchildren—very happy days! She decided to sell her home in Bristol in 2005 and moved to a Twin Circles condo in Middlebury—no mowing lawns and shoveling anymore! Though retired now, Jane enjoys volunteering at Elderly Services.

Having both lost their spouses, Robert Stetson and Jane reconnected after being friends for over forty years. They are now partners living in Middlebury.

Jane was introduced to the New Horizons Club many years ago by Ruth Lathrop. Ruth invited her to attend a program regarding an upcoming trip to the Alpine Countries with Collette Tours. It sounded great and Ruth turned to Jane and asked, “Would you like to go?” The answer was “yes,” and that was the beginning of many wonderful trips with the New Horizons Club. Ruth and Jane were both widows at the time and it was marvelous to travel and just enjoy not having to tend to the details. It opened up a whole new world for Jane and enabled her to meet new friends. In addition to the trips, Jane also enjoys the lectures at the bank and appreciates the annual Shred Day.

participating *merchant*

FORTH 'N GOAL

Forth 'N Goal has been a Middlebury fixture dating back to 1983. The store services area families and students as well as Middlebury College students. It carries a wide variety of clothing, sports equipment and memorabilia including all you need to keep warm, have fun and brag about Vermont with select “Vermont Stuff.” It is also the perfect spot for teen shopping with gift cards available when you don't quite know what to buy. In addition, Forth 'N Goal offers customized products: on the spot custom t-shirts & sweatshirts; screen printing and embroidery; team uniforms; corporate and event clothing and gifts.

David and Dan take pride in supporting our local communities and contribute in many ways to local organizations. “At Forth 'N Goal we love to get to know the local youth athletes and watch them compete from recreation programs to high school and college.”

At Forth 'N Goal, New Horizons Club members get 10% off store wide, excluding sale items—cash or check, 7% off with credit card. NHC key tag is required.

Forth 'N Goal

68 Main Street, Middlebury, VT 05753

(802) 388-3444

www.middleburyshop.com





COMMUNITY
FINANCIAL
SERVICES GROUP



Get to Know Us

Retirement Plans: *Think Twice Before Cashing Out That Old Plan*

These days, it's becoming increasingly common for individuals to hold multiple jobs with multiple employers throughout their working career. Oftentimes, a departing employee leaves their employer-sponsored retirement plan such as a 401(k) with their former employer. One good option is to roll the old plan into an IRA. Another common approach is to take your funds out in a lump sum or "distribution," but this can be a real pitfall. Cashing out the plan at the time of a job change can have a serious impact on your retirement savings.

When tax-deferred retirement funds are withdrawn, it frequently comes with a substantial income tax liability. In addition, the withdrawals are often early distributions, which are defined as withdrawals prior to the age of 59 ½. In the case of an early withdrawal, an additional 10% IRS penalty (in addition to the income tax expense) makes the decision a very expensive one. The money you have worked hard to save in a tax-deferred plan is for

your retirement so keep your eye on the prize. Resist the temptation, or possibly even the uninformed choice, to cash out your balance and spend the money now.

Be aware of your options with your retirement plan when you go through a job change. If you need any assistance with reviewing your various plan options, please give us a call and we will consult with you at no cost or obligation.

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.

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

new participating *merchant*

COLLEGE BOUND

Simplifying the college search, selection and application process.

10% discount on any college search or application package.

Purchase of a package includes free Expected Family Contribution calculation.

2027 Maple Street, Vergennes, VT 05491
(802) 338-0560
andrea@collegebound.info
www.collegebound.info



**National Bank
of Middlebury**

Serving Vermont Communities Since 1831

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

Member
FDIC

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

featured
EVENT



WAITRESS

Waitress at the Boston Opera House

February 24, 2018

*Don't miss this uplifting musical that
celebrates friendship, motherhood
and the magic of a well-made pie!*

**This will sell out! Registration and payment
due by September 22! Details inside.**