



NEW HORIZONS CLUB

OCTOBER 2017

*“O Hushed October morning mild,
Thy leaves have ripened to the fall;
Tomorrow’s wind, if it be wild,
Should waste them all.”*

—Robert Frost

Each changing of the seasons reminds us of changes in our own life, and it’s hard to compare with the dramatic change of summer into fall, especially in Vermont where our leaves turn to a glorious array of color. Here at the New Horizons Club, we are also experiencing a positive change as we move closer to a new coordinator.

The past several months have been a learning experience for us as we have gone on trips and

attended lectures with you. It has truly been a delight to get to know our fabulous NHC members and hear what the club means to you.

In this issue, we feature two of our Participating Merchants, Chipman Hill Property Services and Vermont Sun. You will learn a little about our hard-working team in Hinesburg. We also have some new events for you to consider.

We look forward to more great adventures with you! We hope you have a wonderful fall and holiday season. Feel free to contact us any time.

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UPCOMING EVENTS

Tastes of the Harvest: Mary’s at Baldwin Creek	Oct. 19
<i>The Metromaniacs</i> at Town Hall Theater	Oct. 22
Holiday Luncheon	Dec. 12
Skiing at Rikert	Jan. 21, Feb. 18, and March 11
<i>Waitress</i> at the Boston Opera House	Feb. 24
Boston Flower Show	March 15
Sugaring Time in Quebec	April 4



News *from the bank*

The National Bank of Middlebury is proud to be the only Vermont based bank in the charming community of Hinesburg. What really makes this branch special is our friendly and courteous staff ready to serve you. Be sure to visit us in Hinesburg and say hello to this great team!



(L-R) Emily Haskins, Janelle Ronark, Penny Blied, Sharon Brown, Hilde Caswell

Meet the Hinesburg staff!

Penny Blied has worked at NBM for just over a year. She has lived in Hinesburg for 19 years. She has one daughter. Penny enjoys spending time with her family and her dog and two cats. She also enjoys gardening, cooking and traveling.

Sharon Brown is a community lender and has worked at NBM for the past 22 years. Sharon lives in Vergennes with her husband. They have two daughters. Sharon enjoys vacationing in Maine with family, watching her daughter play softball for St. Michaels College, and reading a good book.

Hilde Caswell has been happily married for 36 years and enjoys her 2 daughters and 3 small grandchildren. Hilde's hobbies include tending her rock garden, quilting, shopping, dining out often, and traveling to exotic places!

Emily Haskins has worked at NBM for 9 years. She is a graduate of St. Michael's College where she majored in Classics and Linguistics. Emily likes to travel, hike, and practice yoga in her spare time. She loves animals and has two rescue dogs and two black and white cats.

Janelle Ronark started at NBM in 2015. Outside of work, Janelle enjoys going for walks around town with her husband, son, and their dog. She also enjoys crochet, reading, and photography when she has the chance.

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

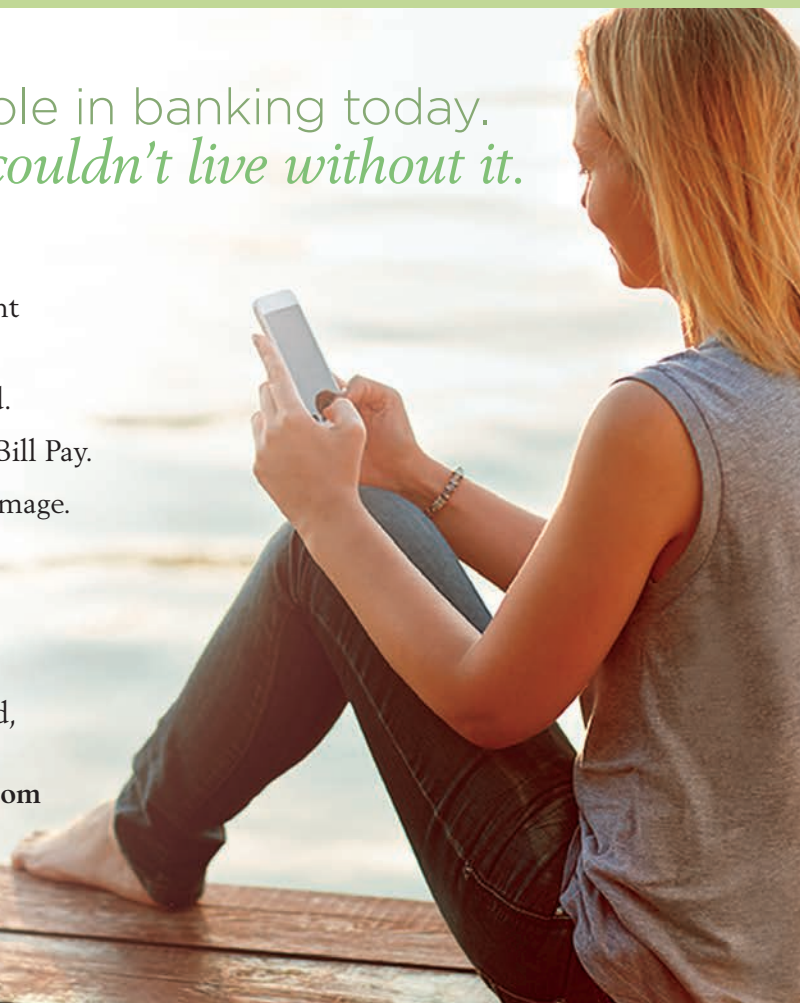
Online Banking plays a major role in banking today.
Customers who use it say they couldn't live without it.

WHY?

- How much money do I have? Simply check your account balance online.
- Don't have time to get cash? Simply use your debit card.
- Need to pay a bill and can't get out? Simply use online Bill Pay.
- Want to look at a check you wrote? Simply click on its image.
- Checking balance too low? Simply transfer funds.

How did we ever live without it?
Online Banking goes where you go.

National Bank of Middlebury recently rolled out an updated, enhanced and more responsive Online Banking. If you are always on-the-go, try Online Banking. Simply go to nbmvt.com and check out our Online Banking video or give us a call or stop by. We'd be happy to get you started.





Middlebury Actors Workshop presents *The Metromaniacs*

Mistaken identity, misplaced ardor, and a fight for true love ensue in this adaptation of Piron's 1738 French Farce. With his sparkling wit and brilliant sense of comedic timing, David Ives brings a new shine to this lost classic.

The production is being put on by Middlebury Actors Workshop, "Central Vermont's premiere professional ensemble." Director Melissa Lourie offers up a warm and delicious confection of delectable wordplay featuring an all-star cast.

"Almost criminally enjoyable... David Ives, the master adapter and cut-up artist, is plainly turned on by Piron's frisky, competitive wordplay and high octane mix-ups. The language is golden."

—The Washington Post

Exclusively for NHC members, Director Melissa Lourie and some of the cast will meet with us to talk about how they brought this unique performance to stage. For more information about the show, visit www.middleburyactors.org.

WHEN: Sunday, October 22

WHERE: Town Hall Theater, Middlebury, Vermont

TIME: 2:00 p.m. (please arrive by 1:30,
tickets will be distributed at the theater)

COST: \$22

INCLUDES: Ticket and presentation by the Director
and cast members following performance

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 

 **SPACE IS LIMITED! RESERVATION
AND PAYMENT DUE BY OCTOBER 11.**





Holiday *Luncheon*

Well, it may only be autumn, but the holidays will be here before we know it. 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, Vermont

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!



Skiing *at Rikert*

By special arrangement, NHC members can enjoy cross country skiing or snowshoeing with a special discount at the Rikert Nordic Center on select Sundays this winter. The Center is located at the historic Bread Loaf Campus of Middlebury College on Route 125 in Ripton, Vermont.

The 50 kilometers of groomed cross country ski trails have terrain to satisfy skiers of all abilities. Snowshoers will find easy access to the new snowshoe trails, allowing them to enjoy the peace and beauty of the Vermont woods.

The selected days are Sunday, January 21, February 18, and March 11. Passes can be purchased for individual days or for all three. Organized time at RNC begins at 10:00 a.m. Equipment rentals are available at an additional cost. Instruction on skate and classic technique will be offered, to be followed up with a ski tour and a light lunch.

WHEN: Sunday, January 21, February 18, and March 11

WHERE: Rikert Nordic Center, Ripton, Vermont

TIME: 10:00 a.m.–3:00 p.m.

COST: One Sunday: \$45
(if you already have a pass: \$35)
All three Sundays: \$115
(if you already have a pass: \$90)

INCLUDES: Pass, instruction (if desired), guided tour, and lunch

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 

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.



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

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:  →   



Boston *Flower Show*

Welcome spring with a smile at the Boston Flower and Garden Show. Whether you crave a glimpse of spring beauty, need ideas for a garden design, are in search of solutions to gardening problems, or simply want to shop for garden-themed decorative pieces, there's something for everyone to enjoy at the Boston Flower Show!

The theme of the 2018 show has yet to be announced, but whatever the theme, get ready to be awed. Each of the show's lush and inspiring landscaped gardens, created by professional landscape designers, nurseries and florists, will feature an example of this year's hot gardening trends. See how container gardening has exploded out of the humble window box to become the most popular way to add vibrancy, warmth and drama to any size space. Shop at over 250 vendors that sell plants and garden-related merchandise. Attend fascinating lectures and witness demonstrations.



WHEN: Thursday, March 15

WHERE: Boston, Massachusetts

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

APPROXIMATE RETURN TIME: 8:45 p.m.

COST: \$160 per person

INCLUDES:

- Admission to the Boston Flower Show
- Plenty of free time to enjoy the show
- Private, round trip motor coach transportations
- Taxes and gratuities, including gratuity for the coach driver

RSVP: Please call Customer Support at 388-4982

WALKABILITY: 



**REGISTRATION AND
PAYMENT DUE JANUARY 5.**

Sugaring Time in Quebec

Maple syrup has long been part of Canada's cultural fabric. The country's Amerindian people taught the early settlers how to harvest sap and boil it to make maple syrup. Canada produces 75% of the world's pure maple syrup, 91% of which is produced in Quebec. There are more than 8,600 maple syrup businesses in Canada. Travel across the border and discover the traditions that surround sugaring season in Quebec.

This sugaring-time outing takes you to the Sucrierie de la Montagne, settled on top of Mont-Rigaud on 120 acres of a natural maple grove. In the essence of Quebecois heritage, your visit includes a traditional lunch, live entertainment, a horse-drawn sleigh (or hay) ride and time to watch the sap boil over wood fires, as it magically becomes maple syrup.

The hearty luncheon is served in their 100-year old restored barn that recreates the atmosphere of a traditional family dining room. The luncheon menu features homemade pickles, homemade bread and butter, French-Canadian pea soup, coleslaw, baked beans, maple-smoked ham, Quebecois meat pie, meatballs, potatoes, pork rinds, pancakes with maple syrup and maple taffy on snow.

Luncheon is followed by live entertainment offering traditional music with a chance to dance and sing along or to play the spoons!

Before you depart, visit their country-style general store filled with artisan crafts and maple syrup products. Bring home some sweet treats or unique gifts!

WHEN: Wednesday, April 4

WHERE: Rigaud, Quebec

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

APPROXIMATE RETURN TIME: 6:00 p.m.

COST: \$160 per person

INCLUDES:

- Admission to Sucrierie de la Montagne
- Traditional Quebecois buffet luncheon
- Horse-drawn sleigh (or hay) ride
- Live entertainment
- Time to shop in the on-site general store
- Private, round trip motor coach transportation
- Taxes and gratuities, including gratuity for the coach driver

RSVP: Please call Customer Support at 388-4982

WALKABILITY:  



**REGISTRATION AND
PAYMENT DUE JANUARY 18.**



participating *merchant*



CHIPMAN HILL PROPERTY SERVICES

We are pleased to announce the formation of a first-of-its-kind property services group tailored specifically to provide Addison County property owners with links to local merchants and home service providers. We support out-of-state owners of second homes, seniors looking for help with projects that are no longer within their capacity, those who spend time away on vacation or on business, and busy people who simply want to prioritize their time by delegating the responsibility of tasks to us to free up more of their time for family and friends. Our clients are assured their project will be undertaken by workers that come with a reputation for excellent service, fair pricing, and first-class workmanship.

To learn more about us, please visit www.chipmanhillpropertyservices.com for a brochure. A description of our Access Program and House Checklist are also available. We look forward to hearing from you.

Our exclusive Access Program is available for a small monthly fee and permits clients to receive our recommendations for home service professionals that are specifically competent for the particular job. Exclusively for New Horizons Club members, first month Access Program fee is free (valued at \$25).

Chipman Hill Property Services
173 Court Street, Middlebury, VT 05753
802-388-6500
www.chipmanhillpropertyservices.com

participating *merchant*

VERMONT SUN

Vermont Sun Fitness Center owners and founders Steve and Shelly Hare are New Horizons members. They would like to invite their fellow NHC members to visit them at Vermont Sun by giving them a FREE WEEK pass. The pass is good for unlimited use of the entire facility which includes: two beautiful pools, state of the art fitness equipment, group classes on two floors and in the pool, and much more. Any NHC member that would like to continue coming will be able to start with a 50% discount on the enrollment fee.

Steve and Shelly established Vermont Sun 32 years ago. They are proud of their team of fitness professionals who have dedicated themselves to improving the health and well-being of the people of Addison County.

Steve and Shelly understand that beginning an exercise program can be intimidating, but that it is the single most effective way to improve quality and duration of life. They have won numerous awards over the years for excellence in fitness.

Vermont Sun Fitness Center
812 Exchange Street, Middlebury, VT 05753
11 Main Street, Vergennes, VT 05491
802-388-6888
www.vermontsun.com





CFSG

COMMUNITY
FINANCIAL
SERVICES GROUP



Get to Know Us

Removing emotion *from your Financial Plan*

As Trust Officers and money managers, we often wear many hats. Through relationships with our clients, we advise on investments, estate plans, taxes, and their overall financial well-being. What is less obvious is how we can help our clients mentally and emotionally by helping take the uncertainty out of investing and financial planning.

We understand that investing can sometimes seem overwhelming, especially during times of perceived turmoil, negative news, and rocky current world events. In these times it's as important as ever to work with a trusted partner who can navigate these waters with you and keep the focus on your long-term financial health and goals. Too often we have seen emotion take hold of investors, which has led to poor financial decisions.

Most common is a propensity to exit investments due to short-term news and uncertainty. While a reduction in risk may be appropriate for some investors, those with longer timeframes will typically be hurt by such knee-jerk reactions and are better served looking at the

bigger picture. Take a recent 90 year period ending on 12/31/2015 as an example. 66 of those years yielded positive stock market returns, compared to just 24 years of negative returns. 33 of those years yielded returns over 20%, while just 6 years resulted in negative returns of 20% or more.

At CFSG, we always keep the focus on each client's unique short-term and long-term needs. It is our goal as Trust Officers to work with our clients to manage risk from the start.

To learn more about how CFSG can assist you, please contact Paul Valente or Tom Bright for a free consultation at 877-334-1677 (toll-free), locally at 802-388-4982 or visit them at www.cfsghost.com.

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.



**National Bank
of Middlebury**

Serving Vermont Communities Since 1831

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Member
FDIC

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U.S. POSTAGE
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MIDDLEBURY, VT
PERMIT #10



Boston
*Flower
Show*

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March 15, 2018

Registration and payment due
January 5! Details inside.

