



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



Maple Madness:
Mary's at Baldwin Creek

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Thursday, March 7, Bristol, VT

Reserve your spot by February 26.
Details inside.



National Bank of Middlebury

NEW HORIZONS CLUB

J A N U A R Y 2 0 1 9

Happy New Year everyone! I hope your holiday season was filled with love, joy, happiness and of course lots of tasty treats. It's so hard to believe how quickly this year has gone by. It seems like just yesterday I was introducing myself to you all! We have enjoyed some great shows together, a wonderful trip to Cape Cod, many informational seminars and of course the return of the Mystery trip!

We are so excited for the New Year and the opportunities it brings. We are enhancing our event offerings by providing an assortment of different activities, seminars and travel opportunities that will appeal to all ages, a little something for everyone! This inclusivity provides all our customers an opportunity to learn, socialize and have fun!

I will be updating the website throughout the year as new events are added. I invite you to check it out;

there may be additional events not promoted in the newsletters that interest you! Also, I want to remind you of the importance of reserving your space early. Many of our activities have early deadlines, some months before the actual event. Quite often venues require very early ticket payments or confirmed reservations. Unfortunately, if we don't receive enough early reservations to meet our minimum, an event may need to be canceled. So, please sign up early!

I look forward to another great year of shared experiences and new adventures.

Best wishes for a wonderful 2019.

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



UPCOMING EVENTS

"Sunday in the Park with George" at THT (SOLD OUT)	January 27
Maple Madness: Mary's at Baldwin Creek	March 7
AARP Fraud, Scams & Con Artists	March 20
Paint Night Painting Class	April 3
Song Birds, Seaside and Stonehenge... Migrate to Plum Island	May 19-22
Gardens of Coastal New England featuring the Newport Flower Show	June 21-24
Lake George Scenic Luncheon Cruise & Fort William Henry Museum	August 17
Coastal Maine Delight	September 6-8
Lake Winnepesaukee Turkey Lunch Train	September 24
Discover Canyon Country	October 3-12
Mystery Trip	TBD (2019)



News from the Bank— *Bob James Joins our Board of Directors*

Sarah Stahl, Chairman of the Board, National Bank of Middlebury, is pleased to announce Robert W. James has been appointed to its Board of Directors.

Mr. James is currently vice president at Monument Farms Dairy in Weybridge, Vermont. Throughout his career in the family dairy business, Mr. James has been in charge of sales and distribution along with overseeing maintenance of the fleet vehicles. He also oversees the daily operation of Monument Farms Anaerobic Methane Digester which produces consistent renewable energy. Mr. James has served on the board for Addison County Fair & Field Days and is president of the Weybridge Cemetery Association. He attended MUHS and Kimball Union Academy in New Hampshire. He resides in Weybridge, Vermont with his wife Karen. They have three grown children.

Stahl commented, “I am very pleased to welcome Bob. He not only brings a wonderful sense of community to the Board, but he also brings superb management skills and business knowledge.”


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

Mobile check deposit—*it's here!*

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

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



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of Middlebury**

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Maple Madness: *Mary's at Baldwin Creek*



**RESERVE YOUR SPOT
BY FEBRUARY 26.**

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 demonstration from Chef Doug Mack featuring "the magic of maple".

After the demo, prepare your taste buds for a delicious three course meal including an appetizer, entrée and dessert featuring what else but "the magic of maple!" The cost is \$36 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 and Slow Food Vermont.

WHEN: Thursday, March 7

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

TIME: 5:00 p.m.

COST: \$36.00

INCLUDES: Demonstration, three course
meal, taxes and gratuities

TRANSPORTATION: On your own

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

WALKABILITY: 

AARP *Fraud, Scams & Con Artists*

Whether by mail, telephone or the computer, attempted fraud and scams are on the increase. In 2018 computer fraud became the biggest threat to personal and financial security. "Fraud, Scams, and Con Artists, Coming to a Computer Near You" will provide you with help in identifying some of the most common attacks being waged via the internet. The presentation provides information in recognizing malicious email, pop-up, and website scams while providing steps that are helpful in self-defense, and resources to tap if you believe you may be a victim. Join us and AARP Vermont for an informative presentation on fraud impacting Vermonters today.

WHEN: Wednesday, March 20

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

TIME: 6:00 p.m. (please note earlier time)

COST: Free

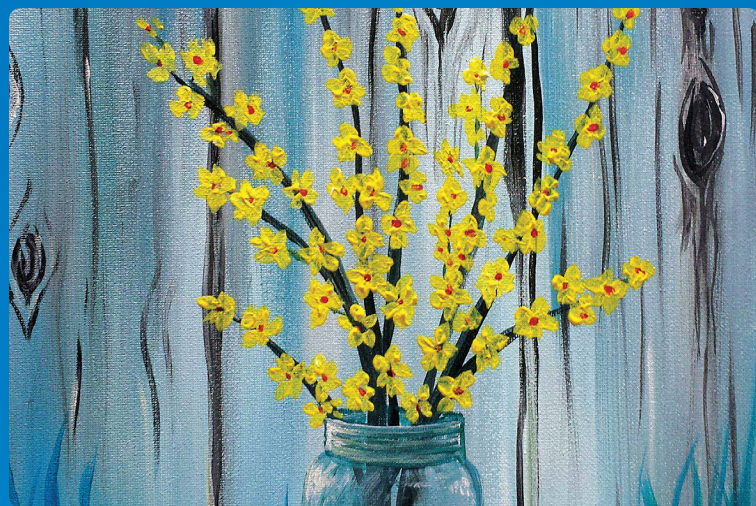
INCLUDES: Presentation by AARP and light refreshments

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

WALKABILITY: 



**RESERVE YOUR SPOT
BY MARCH 13.**



Paint Night *Painting Class*

Please join us for another fun filled 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!

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, April 3

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 802-388-1632 or email krichards@nbmvt.com

WALKABILITY: 



**RESERVE YOUR SPOT
BY MARCH 27.**



Song Birds, Seaside & Stonehenge...

Migrate to Plum Island!

DAY 1: Our travel begins with a visit to Canterbury Shaker Village, a historic site and museum in Canterbury, NH. Embark on a self-guided tour and then enjoy an included picnic-style lunch. We continue to the village of Hampton, where we arrive at the historic Lamie's Inn and enjoy a welcome reception and included dinner at the Old Salt Tavern.

DAY 2: Arrive at Plum Island, a beautiful barrier island teeming with birds and wildlife. This guided 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 U.S. Later, travel to the charming seaport town of Newburyport, MA where two guides in period dress walk us through centuries of history. This tour concludes at a waterside restaurant for lunch on your own.

Afterword, enjoy a guided kayak trip through the calm waterways and quiet marshes along the Merrimack River, Joppa Flats, Parker River National Wildlife Refuge and Plum Island Sound. Later, relax at the Inn before visiting the classic beach resort, Hampton Beach for an included dinner served shore-side.

DAY 3: Travel to Salem, NH and experience one of the most unique and mysterious sites you will encounter—America's Stonehenge! Next, visit Fuller Gardens, a turn of the century estate by the sea. We continue on scenic Route 1A and arrive in picturesque Portsmouth, a historic seaport and one of the great maritime cities of the eighteenth and early nineteenth centuries. Enjoy lunch on your own and explore the vibrant arts and shopping scene. Next, it's time to sit back and relax for a scenic boat cruise complete with champagne! This evening, enjoy a traditional New England Clambake!

DAY 4: Depart for home with a stop in Woodstock for a little browsing and lunch on your own.

WHEN: Sunday, May 19–Wednesday, May 22

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

INCLUDES:

- 3 nights at Laramie's Inn (or similar)
- 7 meals: 3 breakfasts, 1 lunch, 3 dinners
- Welcome wine and cheese reception
- Admission to all venues
- 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
- 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 802-388-1632

or email krichards@nbmvt.com

WALKABILITY: 



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





Gardens of Coastal New England featuring

the Newport Rhode Island Flower Show!

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

WHEN: Friday, June 21–Monday, June 24

WHERE: Rhode Island and Massachusetts

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

RETURN TIME: Approximately 5:30 p.m.

COST: \$1,298 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, The Breakers and The Elms
- Time to visit Bannister's Wharf
- Sunset sail aboard a 19th century-style schooner
- Admission to the Green Animals Topiary Garden
- Guided tour of the House and Great Lawn at Blithewold
- Iced Tea on the breakfast porch at Blithewold
- Admission to the Heritage Museums and Garden including a garden tour
- Visit Castle Hill on the Crane Estate with guided tour of house and grounds
- Visit in Gloucester, America's oldest working seaport
- Admission to all venues
- Round-trip motor coach transportation
- Trip cancellation insurance, taxes and gratuities

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

WALKABILITY:   

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



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

WHEN: Saturday, August 17

WHERE: Lake George, NY

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

RETURN TIME: Approximately 5:45 p.m.

COST: \$148.00

INCLUDES:

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

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

WALKABILITY: 



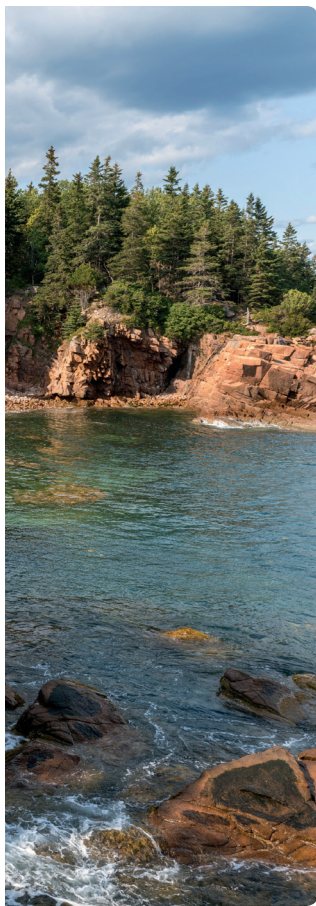
**DEPOSIT OF \$50.00 DUE BY MAY 10.
FINAL PAYMENT DUE JULY 12.**



Coastal Maine Delight

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

DAY 2: Following breakfast, enjoy a guided tour of the coast as we travel to Kennebunkport. Enjoy a scenic ride along Ocean Drive where you will see Walker's Point (Summer Home of President Bush) before visiting the Seashore Trolley Museum, the world's oldest and largest museum of mass transit vehicles. Experience an included scenic trolley ride through the Maine countryside! Return to Ogunquit and visit Perkins Cove where you will have time to enjoy lunch on your own before boarding the Finestkind III for a scenic coastal cruise with fantastic



views of the Nubble Lighthouse! We conclude our day with a visit to Stonewall Kitchen in York, before returning to our hotel. This evening, enjoy a traditional Maine Lobster Dinner!

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

WHEN: Friday, September 6–Sunday, September 8

WHERE: Maine and New Hampshire

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

RETURN TIME: Approximately 6:00 p.m.

COST: \$599.00 per person, double occupancy
\$775.00 per person, single occupancy

INCLUDES:

- Two night's accommodations (Ogunquit River Inn or similar)
 - 5 meals: 2 breakfasts, 2 dinners, 1 lunch
 - Visit to Freeport and L.L. Bean
 - Guided tour of Portland
 - Visit to the Portland Headlight
 - Guided tour of the lower coast
 - Admission to the Seashore Trolley Museum
 - Admission to Finestkind coastal cruise
 - Visit to Stonewall Kitchen
 - Admission to the Fells Historic Home and Gardens
 - Private, round-trip motor coach transportation
 - Baggage handling for one piece of luggage per traveler
 - Taxes and gratuities
- (Travel insurance is not included but optional)

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

WALKABILITY: 



**DEPOSIT OF \$200 DUE MAY 1.
FINAL PAYMENT DUE BY JULY 19.**



Lake Winnepesaukee *Turkey Lunch Train*

Today we travel to Meredith, NH to board the Turkey Train for a two hour nostalgic scenic excursion along the shores of Lake Winnepesaukee. Once aboard the train you will enjoy a catered turkey feast brought to you by the folks from Hart's Turkey Farm with all the fixins! Our day ends on a sweet note with a stop at Kellerhaus, the oldest candy and ice cream maker in New Hampshire. Enjoy creating your own sundae from the "sundae bar" and exploring the huge selection of homemade chocolates, candies and gifts.

WHEN: Tuesday, September 24

WHERE: New Hampshire

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

RETURN TIME: Approximately 8:00 p.m.

COST: \$173.00

INCLUDES:

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

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

WALKABILITY:



**DEPOSIT OF \$50.00 DUE MAY 1.
FINAL PAYMENT DUE BY AUGUST 9.**



Discover *Canyon Country*

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

- Behold the breathtaking views of the vast Grand Canyon, one of the seven natural wonders of the world and world-renowned for its remarkable beauty and diverse range of rock layers
- Explore the most amazing spires of Bryce Canyon National Park



- Marvel at the red and white sand-stone cliffs of Zion National Park
- Climb aboard Zion's open-air tram to experience spectacular scenery
- Experience an invigorating breakfast cruise along beautiful Lake Powell and enjoy a two night stay at a hotel overlooking the stunning sky-blue waters of Lake Powell
- Choice of a Monument Valley Navajo Tribal Park tour or a Canyon Adventure Cruise through the Navajo and Antelope canyons
- Airfare from Burlington, VT
- 8 nights' accommodations
- 11 meals: 7 breakfasts, 4 dinners
- Admission to all venues
- Round-trip motor coach transportation
- Taxes and trip cancellation insurance

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

- Oak Creek Canyon
- Kaibab National Forest

WHEN: Friday, October 4–Saturday, October 12

WHERE: Arizona, Utah and Nevada

DEPARTURE: Middlebury, flights TBD

DEPOSIT: \$775.00 per person due by March 28 (includes cancellation waiver and insurance). All deposits are fully refundable up until April 4, 2019. After this date, cancel for any reason up to the day prior to departure and, you will receive a full refund (less \$275.00 cost of the insurance plan)

COST: \$3,999 per person, double occupancy
\$5,234 per person, single occupancy
\$3,929 per person triple occupancy

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

WALKABILITY: 



**FINAL PAYMENT DUE AUGUST 5.
WE ARE LIMITED TO 30 TRAVELERS,
SO MAKE YOUR RESERVATIONS NOW!**

past *adventures*



Left to right, top to bottom: Boston Flower Show (Jonathan & Kim), Race Point Beach – Cape Cod (Betty Anderson, Susan Wallace, Marjorie Lamberti, Pat Wager & Amy Emerson), New Bedford Whaling Museum, Paint-N-Peers Class, Heritage Gardens & Museums (Patti Marrinan & Pat Wager), New Bedford Whaling (Gail & Helmut Hietzker)

participating *merchant*

JACKMAN'S OF BRISTOL, INC.

Jackman's of Bristol, Inc. is a locally owned business that started in 1930. There have been many changes along the way, as we started selling firewood, then moved to selling coal, while adding fuel oil, kerosene, propane, and service. Just recently, Jackman's of Bristol dropped the fuel oil and kerosene business, and is focusing on propane, plumbing, heating, service, wood pellets, sugaring equipment, air conditioning, and generators. We also have a beautiful showroom that showcases some of the products we offer, such as pellet stoves, maple sugaring equipment, heat pump, generators and much more.

Our knowledgeable staff can help guide you through the process of purchasing and installing the right heating and cooling equipment for your home with an honest, common sense approach. Our Motto is "we are all Customers" and want trustworthy service that we strive for and continue to work towards. **Members receive a 10% discount on furnace cleaning.**

Jackman's Inc.

32 Pine Street Bristol, VT 05443

802-453-2381

www.jackmansinc.com



Don't Make These *Investing Mistakes!*

Whether new to investing or a seasoned pro, anyone can make mistakes along the way.

One of the most common mistakes is making emotion-based decisions. Any decision made based on emotion rather than logic can spell disaster. This is especially true when it involves your finances. It's easy to become attached to an investment and either hold onto it too long or get rid of it too quickly. Working with a trusted advisor can help remove emotion from the process.

Another pitfall to avoid is chasing investment performance. Many people select asset classes, strategies, managers and funds based on recent strong results. The feeling that "I'm missing out on great returns" usually leads to bad decisions. Instead, consider proper diversification and using a consistent investment process based on a proven long-term strategy. Chasing the latest "hot" stock or fund typically ends in disappointment.

Finally, investing is like most things in life: the more planning you do before you get started the better the chances are of success. In short, do not go blindly into an investment without a proper plan or goal behind it. Maybe that goal is retirement at a certain age, or producing a specific amount of income, or leaving a legacy to your loved ones. Whatever your goals are, investing should begin with a conversation and planning.

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

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

