

I hope you all enjoyed your holidays and I wish you a Happy New Year! I would like to take this time to introduce myself as your new Activities and Events Coordinator. I'm hoping to become a familiar face to many of you but to those that don't know me yet; I have worked for NBM for the past 10 years in Customer Service, most recently in our Vergennes office.

I currently live in West Addison with my two teenage sons, a dog and two cats and I can honestly say there is never a dull moment in the Richards family! I enjoy spending time with my family and friends and will admit that I'm already patiently waiting for warmer weather to enjoy

gardening, camping, kayaking, fishing, barbecues and visits to the ocean!

I'm really looking forward to this new journey and excited about all the new possibilities for the New Horizons Club. I would love to hear from you and get your ideas on what we could bring to New Horizons; this is of course your club! I look forward to seeing you at our next event. Feel free to stop by, call or email me anytime!

KIM RICHARDS
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UPCOMING EVENTS

| | |
|--|--------------------------------|
| Waitress at the Boston Opera House | Feb. 24 |
| Skiing at Rikert | Jan. 21, Feb. 18, and March 11 |
| Boston Flower and Garden Show | March 15 |
| Sugaring time in Quebec | April 4 |
| Baseball at Fenway | April 11 |
| Eric Davis—Political Polarization in America: Causes and Consequences | April 26 |
| David Bain—Family Secrets and a Mysterious Death in the Forbidden City | May 2 |
| Discover Vermont birds | June 16 |



Sugaring time
 in Quebec

April 4, 2018

Registration and payment due
 January 18! Details inside.

News *from the bank*

There has been a lot of change lately with people being promoted to fill new roles. Because we love to promote from within, when one person moves up, another person gets to move into that role. The most recent string of promotions has resulted in two Community Office Manager positions: one at our Bristol Office, the other at our Route 7 Middlebury office. We filled both roles from within, so these should be familiar faces! Please give a warm welcome to Christine Wagner and Shay Leduc.

Christine Wagner joined National Bank of Middlebury in 1996. Over 21 years her positions have included Teller, Head Teller, Deposit Operations Manager and Security Officer. Christine enjoys reading and spending time with her family. She looks forward to meeting the Bristol community!

Shay Leduc was a Main Office teller prior to moving to the Bristol Office as a teller. She enjoys playing softball and hanging out with her dog. Shay currently lives in Salisbury and is looking forward to joining the Route 7 Office team and growing her career with NBM.





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

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.

NBM
technology
solutions

**MOBI
MONEY**

SEE ALL OUR
TECHNOLOGY
SOLUTIONS AT
NBMT.COM!

- Control and protect your debit card with MobiMoney

MobiMoney—the Android and Apple iOS compatible app that gives you an extra level of control over your debit card.





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: 

 **REGISTRATION AND PAYMENT DUE JANUARY 17.**

Waitress at the Boston Opera House **DEADLINE EXTENDED**


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.

 **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.)

RETURN: Approximately 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 and Garden 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.)

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

RETURN: Approximately 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.**



Baseball at *Fenway Park*



New Horizons Club is teaming up with Champlain Tours to offer a day of baseball at Fenway Park in Boston. Don't miss this rare opportunity to score tickets to a Boston Red Sox versus New York Yankees game! The bus will pick us up in Middlebury and we will take the trip to Quincy Market for lunch on your own (lunch not included in cost). Then we will head to the game for our reserved seats looking over first base. Feel free to invite a friend or make new friends. This will be a fun group event!



- WHEN:** Wednesday, April 11
WHERE: Boston, Massachusetts
DEPARTURE: Approximately 2:00 p.m.
RETURN: Approximately 2:00 a.m.
COST: \$325 per person
INCLUDES:
- Admission to premium baseball game
 - Reserved seats at Fenway Park
 - Free time at Quincy Market
 - Luxurious, round trip motor coach transportation

Note: Gratuities not included on this trip

RSVP: Please call Customer Support at 388-4982

WALKABILITY:

RESERVATION AND PAYMENT DUE BY MARCH 2.

Political Polarization in America: *Causes and Consequences*



Eric Davis, Professor Emeritus at Middlebury College, is bringing another of his popular lectures to New Horizons! American public opinion and political institutions, particularly Congress, have become considerably more polarized along partisan and ideological lines in the last 25 years. We will look at trends in public opinion over this period, and demographic and political factors associated with the rise in polarization. We will explore changes in the political parties and the media in recent decades, and how they have both encouraged and responded to the increase in polarization. Finally, we will look at the implications of increased polarization on the political system's ability to respond to increasingly complex public policy issues.

- WHEN:** Thursday, April 26
WHERE: Community Room at National Bank of Middlebury, Main Street, Middlebury (use rear entrance)
TIME: 6:30 p.m.
COST: Free
INCLUDES: Lecture and refreshments
RSVP: Call Customer Support at 388-4982
WALKABILITY:

RESERVE YOUR SPOT BY APRIL 24.

Family Secrets and a *Mysterious Death in the Forbidden City*



Another favorite local lecturer is returning to New Horizons! David Bain is a senior lecturer in English and American Literatures at Middlebury College. He will speak to us on his new in-progress book project called, "Forbidden City: Family Secrets, Covert Love, and a Mysterious Death and Cover-Up on Legation Street, Peking, 1940."

It's about the untimely death at age 25 of David's uncle, Charles Haward, in his office at the American Embassy in Beijing/Peking, officially ruled a suicide. David's research in State Department archives, and deep study of the 200 handwritten letters Charles wrote to his parents and sister from China, gives rise to a not-so-cut-and-dry case and alternative scenarios. The book is set against the dramatic backdrop of the Japanese occupation of China during the Sino-Japanese War, with America a "neutral" party at the time, 13 months before Pearl Harbor. There will be scores of pictures to illustrate the talk, which touches upon a very interesting topic: family secrets. Consider this a sneak peek on a fascinating new book still in the making!

WHEN: Wednesday, May 2
WHERE: Community Room at National Bank of Middlebury, Main Street, Middlebury (use rear entrance)
TIME: 6:30 p.m.
COST: Free
INCLUDES: Lecture and refreshments
RSVP: Call Customer Support at 388-4982
WALKABILITY:

WHEN: Wednesday, May 2

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

TIME: 6:30 p.m.

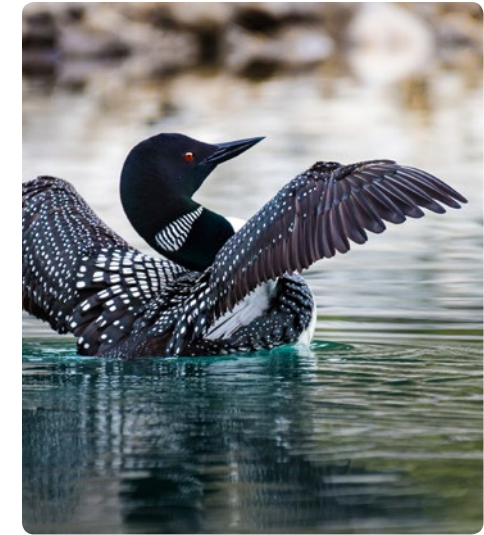
COST: Free

INCLUDES: Lecture and refreshments

RSVP: Call Customer Support at 388-4982

WALKABILITY:

RESERVE YOUR SPOT BY APRIL 30.



Discover *Vermont's birds*

At the Birds of Vermont Museum, you will develop identification skills, explore the Natural/Unnatural Trail, and investigate the different bird species in forest upland and successional habitats. Learn what kind of birds are at your feeders, explore pollinator gardens, and more. A picnic lunch will be provided.

Next, we head to the Green Mountain Audubon Center, a 255-acre exhibit with an incredible diversity of habitats. Over five miles of hiking trails wind their way through forests, along the Huntington River, the edges of brooks and beaver ponds and through meadows and hayfields.

WHEN: Saturday, June 16

WHERE: Huntington, Vermont

DEPARTURE: Approximately 8:00 a.m.

RETURN TIME: Approximately 5:30 p.m.

COST: \$65 per person

INCLUDES:

- Admission to Birds of Vermont Museum
 - Admission to Green Mountain Audubon Center
 - Picnic lunch
 - Luxurious, round trip motor coach transportation
- Note: Gratuities not included on this trip*

RSVP: Please call Customer Support at 388-4982

WALKABILITY:

REGISTRATION AND PAYMENT DUE MAY 4.



Participating *merchant*



Andrea Torello

COLLEGE BOUND

College Bound was founded in 1991 by Andrea L. Torello. Since then, Torello has worked with students privately and in school settings to help them find the best college fit and to comfortably navigate the college application process.

In 2013, College Bound joined with STRATEGIES FOR COLLEGE, a company that offers an extremely effective integrated approach to finding the right college at the right price. Strategies for College utilizes unique quantitative tools to determine a student's competitive position for college admissions and favorable funding. We help students establish their priorities and we help families establish the financial considerations that inform the student's college search. This approach assures that students will be admitted into the schools that best suit them, that they will be able to graduate without crushing debt, and that they will thrive while they are there.

The key to a successful college search is to start early (sophomore year is best) and to get good advice. Strategies for College students have a 95% graduation rate and an average annual scholarship of \$14,000/year for four years. These numbers are well above national averages. Students and families will tell you they are very happy with their results from working with Strategies for College.

Exclusively for New Horizons members: Receive 10% discount on any college search or application package. Purchase of any package includes free Expected Family Contribution calculation.

College Bound
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www.collegebound.info



Continually visiting college is essential to our success with students. This is University of Southern California, January of 2017. I visited 9 colleges in the LA area that month.



Have big plans on the horizon?

LET US HELP SET THE RIGHT COURSE TO GET THERE.

SET SAIL.



The Fed *reverses its course*

With little fanfare, the U.S. Federal Reserve announced a monetary policy known as Quantitative Tightening, or "QT", in September. If this term sounds somewhat familiar, that's because it's the opposite of Quantitative Easing, or "QE", which began in response to the 2008 financial crisis and led to a \$3.5 trillion influx of new money in an effort to jumpstart the U.S. economy. QE ended in 2014, and now the resulting debt from the Federal Reserve's purchases of treasury and mortgage-backed securities is being removed from their balance sheet under this QT plan.

The tightening started with an initial \$10 billion monthly roll-off of the Fed's bond portfolio on their way to an eventual \$50 billion monthly amount, or \$600 billion per year. The Fed's job is a delicate one, as they must balance the more conventional interest rate increases with this largely unconventional QT policy in an effort to normalize interest rates while not causing an economic downturn.

So as an investor and consumer, why should you care about QT? This strategy, while never implemented before, could remove some liquidity from the markets and could cause longer-term interest rates and mortgage rates to move higher. With a new year upon us, it may be a good time to review your own portfolio allocation to make sure you are in the right types of stocks and bonds to manage your risk while achieving your goals in this new environment. Give us a call at CFSG to help you review your 2018 goals.

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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