

NEW HORIZONS CLUB

JANUARY 2017

National Bank of Middlebury



on the Horizon

*"Winter is not a season,
it's an occupation."*
—Sinclair Lewis

Happy New Year! After a
challenging election year and

a hectic holiday season, we are probably all ready to take a deep breath and envision a better, more peaceful 2017. I want to share with you the bittersweet news that I will be retiring from my job as the NHC Coordinator at the end of February. I will, however, continue in my position at Court as the Probate Judge, so my work in the community is on-going. It was a hard decision to make because I have so much enjoyed spending time with all of you on our many adventures... and some misadventures. We have traveled near and far and learned so much...who knew bees were so fascinating or that Joseph Battell was such an intriguing man? The Club will continue under new leadership with fresh ideas and energy. It will be an exciting time!

In this issue, we feature our participating Merchant, REV Fitness, and celebrate our NHC members, Louis and Beverly Megyesi. We introduce you to Sarah Stahl, who is NBM's Board of Directors' Chair.

*Thank you for all of the great memories,
farewell, and I look forward to seeing you
at our next event.*

Feel free to call or email me anytime!

Misse

Eleanor "Misse" Smith
msmith@nbmvt.com • (802) 388-1632

2017 EVENT PLANNER

- Middlebury New Filmmaker Festival's
Winter Screening Series Jan. to May
- Eric Davis: Challenges Facing the New Administrations
in Washington and Montpelier Jan. 25
- City of Angels: The Musical*, at Town Hall Theater
SOLD OUT Jan. 29
- Kathy Boe: Estate Planning Basics; Wills, Trusts,
Powers of Attorney and More! Feb. 7
- Karl Lindholm: The Saga of Middlebury's Moonlight Graham:
Frank "Socko" Wurm March 15
- Charlotte Albers: Mad about Blue! March 28
- Karl Lindholm: Jackie Robinson and Friends: Baseball,
Segregation, and the "Atlantis" of Black Baseball April 19
- Boston Opera House—*The King and I*—SOLD OUT April 22
- Making Sense of American Faces: Exploring the
Cultural History of Portraiture and Identity Over
the Past 250 Years April 26
- Jack Mayer—*Life in a Jar: The Irena Sendler Project* April 27
- Shred Day Returns! April 29
- Working: The Musical* May 7
- Celebrate the Arts with Kate Gridley—
Gate to the Moon: Metaphor and Visual Symbolism May 9
- Discover Vermont's Birds with Tyler Pockette—
A Vermont Birding Photo Big Year May 16
- An Evening with Jack Mayer—
Before the Court of Heaven June 1
- Linda Fitch: The Oldest Reef June 7
- Museums, Mansions and Castles June 10
- The 3rd Annual Middlebury
New Filmmakers Festival Aug. 24-27
- A Coastal Maine Vacation—
The Best of Boothbay and Beyond Sept. 12-14
- Vermont Country Roads Lead to
Granite and Galleries Sept. 20



From the desk of *President Caroline Carpenter*

Happy New Year! We have deep roots in our communities and we strive to contribute to the strength and vitality of our businesses, friends, neighbors, and families. This has been our goal, unchanged, since 1831. As one of our customers recently commented, "You just can't fake local." We don't need to. You can stop by one of our offices anytime and we are happy to see you. When you can't visit, we are here to answer the phone and have online and mobile banking to offer you wherever you are, anytime day or night. We are proud to be an independent community bank, and we are committed to serving your financial needs.

We believe that service starts with our youngest community members so we offer a School House Savings program, and we continue building relationships with services and products for all the different stages of life. We are deeply grateful to be part of the communities we serve, and we are grateful for you, our customers.

The New Year brings Misse's retirement from her position as NHC Coordinator. We will miss her energy and enthusiasm and are committed to maintaining the strength and vibrancy of the NHC. Please accept our hopes and best wishes that 2017 will be a happy, prosperous, and healthy year for all.

Caroline R. Carpenter

News from our bank: *Meet Sarah Stahl, our Chair of the Board of Directors!*

National Bank of Middlebury is proud of its Board of Directors. They embody the community service commitment of the bank. Sarah Demong Stahl joined NBM's Board of Directors in 1988. She has served as Board Secretary, Board Vice Chair and is currently the Board of Directors' Chair. She also served as Middlebury National Corporation's Chair.

Sarah has an amazing record of commitment to the community with service on the following boards: Porter Auxiliary (President), founding committee of the Festival on the Green, Frog Hollow Craft Center (President), Better Middlebury Partnership (President, Middlebury's Spooktacular organizing committee) and Charter House Coalition Board (Vice Chair).

Sarah volunteers each Friday evening at the Community Suppers. Sarah is also a mentor to a child in a local school, spending time with him each week. She has also volunteered at Round Robin Resale Shop which supports Porter Medical Center.

Following retirement, Sarah started her own crafts business doing shows at the Holiday Farmer's Market, the Lodge, and Town Hall Theater's Flea Market. She has recently done a makeover of the Henry Sheldon Museum's gift shop where her crafts are featured using images from the Museum's archives.

Sarah lives in Cornwall where she loves to cook, do needlework and spend time with her mother, and her best friend, Itsy Bitsy, her dog.





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



No two people are alike. That is why we offer Select Checking, a customizable account so you can bank your way. Select Checking is a flexible account that allows you to choose the account options that suit your lifestyle and preferences. Enjoy the convenience of banking your way, how you want, when you want.

Included with your Select Checking account:

- ☒ NO MINIMUM BALANCE*
- ☒ NO MONTHLY SERVICE CHARGE

Other options:

ATM/DEBIT CARDS

- ☐ ATM Only n/c
- ☐ ATM/Debit Card n/c
- ☐ ATMs n/c
(at all branch locations and select member Falcon Network locations, plus two free ATMs on Middlebury College campus for Middlebury College students)

ELECTRONIC SERVICES

- ☐ Mobile banking n/c
- ☐ Online banking n/c
- ☐ Bill pay n/c
- ☐ Direct deposit n/c
- ☐ Auto debit n/c
- ☐ Non-NBM ATM fees waived \$6.50/month
- ☐ Telebank n/c

STATEMENTS

- ☐ Online n/c
- ☐ Paper \$5.00/month
- ☐ Image statements \$10.00/month
- ☐ Combined statements n/c

INTEREST

- ☒ Competitive (variable/tiered) on balances \$5,000 up to \$250,000

SPECIAL SELECTIONS

- ☐ New Horizons Club n/c
(for those who have 50+ birthdays—includes merchant discounts, travel, lectures and events)

*\$100 minimum deposit to open account

To open your Select Checking account, you can apply online at www.nbmvt.com or stop in at one of our offices.

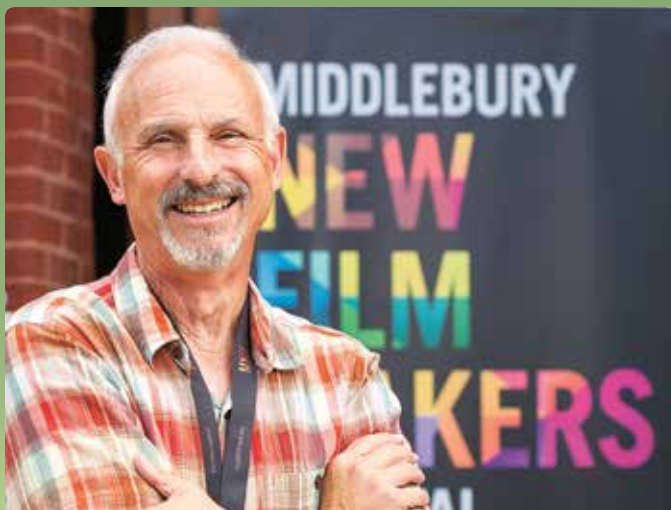
Our new Select Checking Account is perfect for you, and you, and you...



Middlebury New Filmmaker Festival's Winter Screening Series

JANUARY—MAY

While this is not specifically a NHC event, we want you to be able to beat the winter blues and attend MNFF's Winter Screening Series at the Town Hall Theater. Specially curated films from first and second time filmmakers will screen on January 15, February 19, March 12, April 2 and May 12. All dates are Sundays, except May 12 [Friday]. Start time is 2 p.m. for all Sunday screenings, 7 p.m. for Friday, May 12. Individual tickets are \$12 and an All Films Pass is \$50. You may not see these films anywhere else in Vermont so be sure to come to these great matinee screenings at Town Hall Theater. Tickets may be purchased at THT.



new

Participating Merchants

YARN AND YOGA

25A Main Street
Bristol, VT 05443

802-453-7799

Info@yarnandyoga.com

**NHC Benefit: 10% off non-consignment
regular priced merchandise**

CHIPMAN HILL PROPERTY SERVICES

173 Court Street (opposite Citizen's Bank)
Middlebury, VT 05753

802-388-6500

Tim@chipmanhillpropertyservices.com

**NHC Benefit: First month Access Plan Fee is free
(valued at \$25)**



NEW HORIZONS CLUB
Member

NHC is Expanding its Own Horizons!

We have recently made some exciting changes to the New Horizons Club. Since its beginning more than twenty-seven years ago, NBM checking account customers turning 50 would be invited to join NHC. The customer would need to convert his or her existing account to a NHC account or open a NHC account.

Last year we opened the Club to all customers 50 or older who have any type of relationship with the bank including loans and certificates of deposit, as well as saving and checking accounts. When customers turn 50, we send them a welcome packet about NHC. The packet includes a list of Participating Merchants who offer discounts to NHC members, a newsletter with the latest offering of trips and lectures and a spiffy NHC key tag that identifies the holder as a NHC member.

If you have friends who are 50 or over and have a banking relationship with NBM, please suggest that they contact our Customer Support Department at (802) 388-4982 so they can enroll in the Club and start taking advantage of NHC membership and benefits.



Challenges Facing the New Administrations in Washington & Montpelier

Eric Davis, Professor Emeritus of Political Science at Middlebury College, guided us through the tumultuous 2016 election season. Following the November election, he will talk to us about what it all means. This lecture will be held just a few weeks after President Trump and Governor Scott have been sworn in. What does the political environment look like in Washington and Montpelier at this time of transition? What are the major decisions President Trump and Governor Scott will have to make right at the start of their terms? What are the major issues they will have to face in the next two or four years? Eric Davis writes a political column for the *Addison County Independent* and serves as a political analyst for many news organizations around the state.



*This will sell out!
Reserve your
spot now.*



WHEN: Wednesday, January 25

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: Call 388-1632 or email msmith@nbmvt.com

WALKABILITY:



Estate Planning Basics: Wills, Trusts, Powers of Attorney & More With Attorney Kathy Boe



Estate planning enables you to control the disposition of your property. Planning is a gift to your family and friends, as you provide instruction as to your wishes. Estate planning enables you to have your affairs in order to protect those close to you from legal headaches.

Ms. Boe is a partner in Carroll, Boe & Pell P.C., a Middlebury law firm. Her practice involves the representation of individuals in estate and tax planning matters, and the representation of small businesses, nonprofit organizations, and commercial lenders. She earned her B.S. degree in finance from Miami University and her J.D. degree from Boston College Law School. Ms. Boe is recognized by The Best Lawyers in America in the fields of banking law, corporate law and real estate law, and by Chambers USA America's Leading Business Lawyers in the field of corporate law.

WHEN: Tuesday, February 7

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: Call 388-1632 or email Misse at msmith@nbmvt.com to reserve a spot

WALKABILITY:

*Reserve your spot
by February 3.*



The Saga of Middlebury's *Moonlight Graham: Frank "Socko" Wurm*

Join us for a wonderful evening with Karl Lindholm, baseball man extraordinaire. For years, we believed that Ray Fisher of Middlebury and Harry Hulihan of Rutland were the only Middlebury College grads who played Major League Baseball, Fisher from 1910-20 and Hulihan briefly in 1924.

There's another: Frank Wurm, class of 1950, from nearby Salem, NY, who pitched in just one inning for the Brooklyn Dodgers on Labor Day, 1944. He was a phenom, a left-handed pitcher, the pride of his small community, headed for the big-time. Alas, it was not to be. His story illustrates crucial dimensions of that wartime era. We will learn Socko Wurm's poignant story.

Karl Lindholm is the Emeritus Dean of Advising at Middlebury College and an Assistant Professor of American Studies. He worked for 34 years at the College before (mostly) retiring in 2011. He earned a B.A. in English from Middlebury and a Ph.D. in American Studies from Case Western Reserve University in Cleveland. Karl has published widely on sports and other subjects and has an especially keen interest in baseball's Negro leagues and Middlebury College sports history. He has published a monthly column in the Addison Independent since 1999.

WHEN: Wednesday, March 15

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

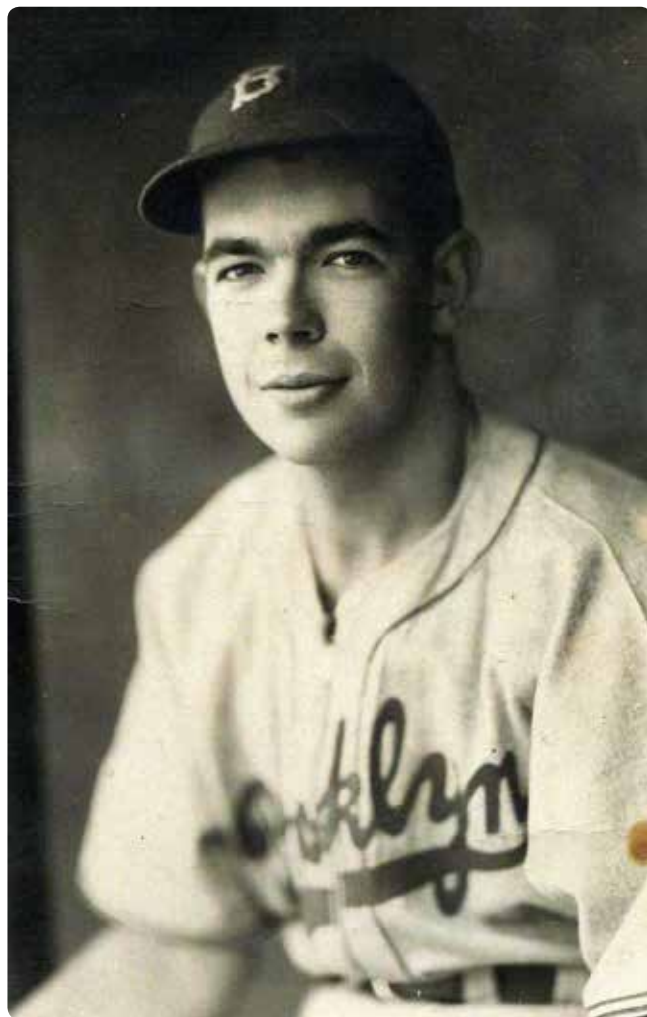
TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and refreshments

RSVP: Call 388-1632 or email Misse at
msmith@nbmvt.com to reserve a spot

WALKABILITY: 



*Reserve your spot
by March 10.*



Karl Lindholm



Mad About Blue

If it is March, it is time for our flower fix with our good friend, designer Charlotte Albers. The color blue captivates like no other. Always on the lookout for great color in the landscape, Charlotte will talk about favorite plants that will bring a splash of blue to your gardens and containers from early spring through late summer—bulbs, perennials of all sizes, annuals with extended bloom, shrubs, and even grasses—and the best companion plants for these cool hues. She will also suggest ways to use furniture, containers, and art forms to accent your garden with shades of turquoise, sky, robin's egg, or azure. Come beat the winter doldrums with this slideshow and learn how easy it is to bring this color into your home landscape.



Reserve your spot by March 24.

Charlotte studied landscape design and horticulture at the USDA Graduate School in Washington, D.C. and is the curator of the Perennial Garden at the University of Vermont's Horticulture, Education, and Research Center in South Burlington.

She works as a landscape design consultant and teaches workshops that explore the art of garden design.

WHEN: Tuesday, March 28

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: Call 388-1632 or email Misse at msmith@nbmvt.com to reserve a spot

WALKABILITY: 

Jackie Robinson & Friends:

Baseball, Segregation & the “Atlantis” of Black Baseball



Please join us for another evening with Karl Lindholm, knower-of-all-things-baseball. Jackie Robinson's integration of baseball, America's national game, on April 15, 1947, is a powerful and irresistible story. Martin Luther King Jr. said, “Jackie Robinson was a sit-inner before sit-ins, a freedom rider before freedom rides.” Major league baseball

has permanently retired Robinson's number “42;” every spring on April 15, each major league player wears “42” to celebrate his life and career.

Robinson deserves all the acknowledgment and accolades he has received, but what of all those great black players who came before him? For 60 years, baseball at the highest level was strictly segregated. Within segregated black communities, amid the debilitating effects of a separate and unequal world, a rich culture emerged and an absorbing chronicle was written. The Baseball Hall of Fame in Cooperstown includes 39 figures from the Negro leagues. This lecture presents both the life of Jackie Robinson and his context, the great players, teams, and life that was baseball's Negro leagues.

WHEN: Wednesday, April 19

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: Call 388-1632 or email Misse at msmith@nbmvt.com to reserve a spot

WALKABILITY:

Reserve your spot by April 14.



Making Sense of American Faces:

Exploring the Cultural History of Portraiture and Identity Over the Past 250 Years

Since the arrival of the first itinerant portrait painters in the colonies, Americans have created portraits to commemorate loved ones, glorify the famous, establish national myths, and honor shared heroes. Whether on canvas, in stone, in bronze, on film, or in binary code, we spend considerable time creating, contemplating, and collecting our likenesses. Explore the exhibit, American Faces: A Cultural History of Portraiture and Identity with Richard

Saunders, Director of the Middlebury College Museum of Art and Professor of the History of Art and Architecture. The exhibit, which is the culmination of research over the past decade, brings together ninety portraits from more than twenty collections and considers Americans' 250-year fascination with images of themselves. Richard Saunders came to Middlebury in 1985. He is a graduate of Bowdoin College and received his Ph.D. from Yale. His latest book, *American Faces: A Cultural History of Portraiture and Identity*, was recently published by the University Press of New England.

WHEN: Wednesday, April 26

WHERE: Mahaney Center for the Arts at Middlebury College (Route 30 South/Main Street, about ½ mile south of town)

MEETING PLACE: Meet at Rehearsals Café

TIME: 10:00 – 11:30 a.m. (please arrive at 9:45 a.m.)

COST: Free

INCLUDES: Presentation and tour of the exhibit by Richard Saunders and refreshments

RSVP: Call 388-1632 or email msmith@nbmvt.com

WALKABILITY:



Space is limited!
Reserve your spot by April 20.

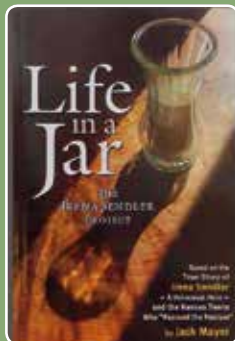




Jack Mayer's *Life in a Jar*: The Irena Sendler Project

Jack Mayer's *Life In A Jar: The Irena Sendler Project* (2011) is the non-fiction account of how Irena Sendler rescued 2,500 Jewish children from the Warsaw ghetto. After the war her story remained unknown. Sixty years later, three Kansas teens find a reference to her heroism, which becomes a play they call *Life in a Jar*. Their play elevates Irena Sendler to hero and helps crack open Polish dialogue about the Holocaust. The "girls from Kansas" are living examples of the power of one person to change the world and models for young people everywhere. They continue to champion Irena Sendler's legacy—courage, tolerance, and respect for all. Sixty percent of author royalties are donated to the Irena Sendler/Life in a Jar Foundation. (www.irenasendler.org)

Jack Mayer is a Vermont writer and pediatrician. (www.jackmayer.net) Dr. Mayer established Rainbow Pediatrics in Middlebury, Vermont in 1991 where he continues to practice primary care pediatrics.



WHEN: Thursday, April 27

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 Jack Mayer with time for questions, light refreshments

RSVP: Call 388-1632 or email Misse at msmith@nbmvt.com to reserve a spot

WALKABILITY: 



*Reserve your
spot by April 25.*



Shred Day Returns!

Everyone is welcome!

NBM's annual Shred Day will take place on Saturday, April 29, at our Route 7 South location. An industrial-size "shred" truck will be there to shred personal documents that should not fall into the hands of unscrupulous individuals. Bring your old tax returns, checks, statements and other papers you wish to dispose of safely. **Please note, there is a limit of two boxes per participant.**

You do not have to be an NBM customer to take advantage of this opportunity. Bring your shreddables and sign up to win a \$50 gift card. Also, enjoy some refreshments.

WHEN: Saturday, April 29

WHERE: Route 7 South, NBM parking lot, Middlebury

TIME: 9 a.m.–noon





presents—

Working: The Musical

"During my three years of working on the book... I was constantly astonished by the extraordinary dreams of ordinary people. No matter how bewildering the times, no matter how dissembling the official language, those we call ordinary are aware of a sense of personal worth, no matter how demeaning their jobs may seem."

— Studs Terkel

The hopes, dreams, joys and concerns of the average working American are the focus of the musical *Working*. Based on Studs Terkel's best-selling book of interviews, it paints a vivid portrait of the American workers so often taken for granted: schoolteacher, parking lot attendant, waitress, mill worker, trucker, fireman, housewife, just to name a few. It's a highly original look at the American landscape that's simply impossible to forget.

By special arrangement, NHC members will have preferred seating. After the performance, Director Dora Greven and cast members will meet with us to

talk about how MCP brought this unique musical to the stage. For more information about the production, visit www.middleburycommunityplayers.org

WHEN: Sunday, May 7

WHERE: Town Hall Theater, Middlebury, VT

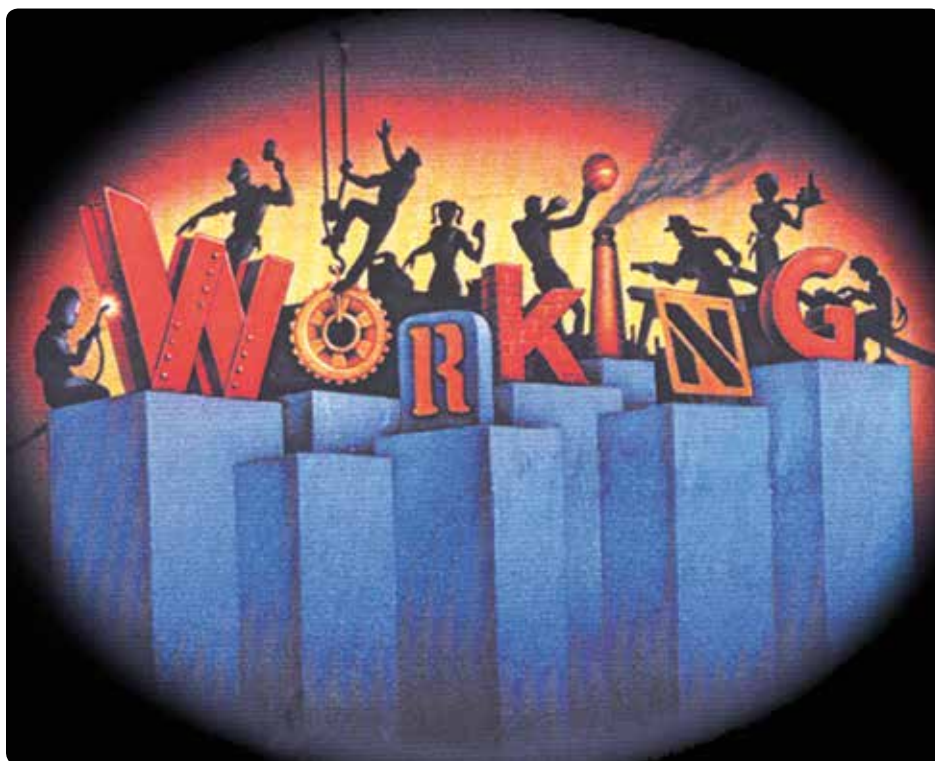
TIME: 2:00 p.m. (please arrive at 1:30, tickets will be distributed at the theater)


COST: \$30.00 per person

INCLUDES: Ticket, reserved preferred seating, presentation by the Director and cast members following the performance

WALKABILITY: 

*Space is limited!
Reservation and
payment due by April 18.*





Celebrate the Arts with Kate Gridley— *Gate to the Moon: Metaphor and Visual Symbolism*

Join us for a memorable evening with artist Kate Gridley as she invites us to explore her latest work and new ways of seeing. A nationally recognized Middlebury artist who painted the official Statehouse portrait of Governor Jim Douglas, Kate will talk about metaphor in visual images with a focus on her three new strands of still life work in paint and photography. Her slide presentation as well as displays of her original works will give you an intimate look at her process and finished paintings. You will be inspired to see more of Kate's new work, to be featured at the Edgewater Gallery on Merchants Row in Middlebury in May and June.

WHEN: Tuesday, May 9

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 388-1632 or email msmith@nbmvt.com

WALKABILITY: 



*Reserve your
spot by May 4.*



Discover Vermont's Birds with Tyler Pockette— *A Vermont Birding Photo Big Year*

A "Big Year" is when a bird watcher tries to see as many species as he or she can in a specific geographic area in a single year. Tyler Pockette's 2016 Big Year was in Vermont. As a "Photo Big Year," Tyler only counted birds for which he was able to capture in recognizable, stunning photographs. As of November 2016, Tyler had 255 species photographed. Tyler's Big Year project was sponsored on a flat, per-bird basis. The money he received helped fund an Otter Creek Audubon scholarship to send a student or a teacher to the National Audubon's Hog Island camp in Maine. Tyler has been a bird lover since he was five. When he was 14, he was awarded a scholarship to attend an Audubon summer camp in the Northeast Kingdom. There he learned that he could make a career out of conservation and working with birds. It was his goal to raise enough money to return the gift that was given to him when he was 14. Tyler wants to provide other children with the same scholarship opportunity he received that for him turned into a life-changing experience.

WHEN: Tuesday, May 16

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 388-1632 or email msmith@nbmvt.com

WALKABILITY: 



*Reserve your
spot by May 11.*



An Evening with Jack Mayer – *Before the Court of Heaven*

Before the Court of Heaven, a historical fiction novel based on a true story, is set in Germany after World War I, and examines how the Weimar democracy became the Nazi dictatorship. It is a cautionary tale for our time as well. Ernst Techow, a child of privilege, joins the violent right-wing response to Germany's defeat in World War I. As a member of the para-military Free Corps, he is recruited into an assassination network, early Nazis, aimed at bringing down Germany's fledgling Weimar democracy. Ernst participates in the murder of Foreign Minister Walther Rathenau, the highest-ranking Jew in the Weimar Republic. While on trial for his life, Ernst receives an offer of forgiveness that jolts his surety in the fascist cause and sets him on a complex and harrowing journey of redemption. *Before the Court of Heaven*, though fiction, is populated by historical figures and accurately depicts events as they unfolded in Germany and beyond. Animated as historical fiction, *Before the Court of Heaven* is an immunization against recurrence. Dr. Mayer will illustrate his talk with slides of Weimar Germany.

WHEN: Thursday, June 1

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

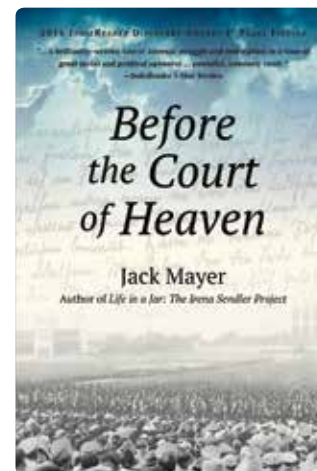
TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and refreshments

RSVP: Call 388-1632 or email msmith@nbmvt.com

WALKABILITY: 🚶



**Reserve your
spot by May 26.**



The Oldest Reef

For those of you lucky enough to have gone on the Isle La Motte trip in June 2016, this will be a special reunion with our friend, Linda Fitch. Linda will discuss the origins and preservation of the Chazy Fossil Reef on Isle La Motte, a story described in her book *The Qwarriors*. The 480 million year old Chazy Fossil Reef was formed in the ancient Iapetus Ocean south of the equator and far to the east of where Zimbabwe is today. Though the ancient reef once stretched a thousand miles along early North America, very little remains today. The most complete fossil record of the reef is on Isle La Motte.

Linda Fitch is founder and President of the Isle La Motte Preservation Trust and spearheaded the preservation of some 100 acres of the Chazy Fossil Reef on Isle La Motte, now designated as a National Natural Landmark. She is the author of *The Qwarriors*, a book about the environmental battle for the preservation of the Chazy Fossil Reef.

WHEN: Wednesday, June 7

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: Call 388-1632 or email Misse at msmith@nbmvt.com to reserve a spot

WALKABILITY: 



Reserve your spot by June 2.

Museums, Mansions and Castles!

Come along and celebrate the “greening of Vermont” as we travel along the scenic route to Manchester, Vermont. Our first stop is Hildene, Lincoln’s family home. Explore this beautiful 24-room estate and the exquisite gardens that were built by Abraham Lincoln’s son, Robert Todd Lincoln, in 1905. It became home to Lincoln descendants until 1975, longer than any other Lincoln residence.

Lunch is served at Vermont’s oldest continuously operating inn. For over 219 years, the Dorset Inn has served the flavors of New England.

After lunch visit an architectural masterpiece, Wilson Castle. During a guided tour of this 32-room estate, see 84 stained-glass windows, Far Eastern and European antiques and museum pieces, complemented by statuary, Chinese scrolls and Oriental rugs. Our last stop is at the Vermont Marble Museum, the largest marble exhibit in the world.

WHEN: Saturday, June 10

WHERE: Manchester and Proctor, Vermont

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

APPROXIMATE RETURN TIME: 6:00 p.m.

COST: \$165 per person

INCLUDES:

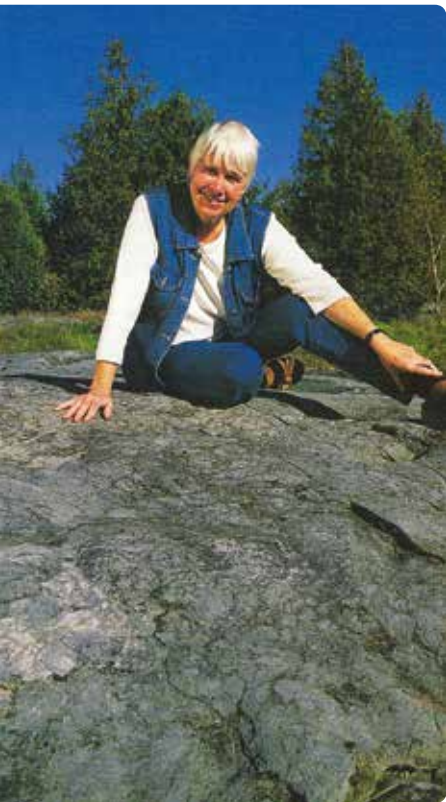
- Lunch at the historic Dorset Inn
- Admission to Hildene
- Tour of Wilson Castle
- Admission to the Vermont Marble Museum
- Roundtrip motor coach transportation
- Taxes and gratuities

WALKABILITY:  



Registration and payment due April 5.





MIDDLEBURY NEW FILMMAKERS FESTIVAL



Third Annual Middlebury New Filmmakers Festival Returns! August 24-27

SAVE THE DATES! The 3rd Annual Middlebury New Filmmakers Festival rolls out August 24-27, with a whole new slate of independent films, special guests, big events, stimulating panels and fun parties. Mark your calendars, circle the dates, and don't miss it! There will be more information in April's newsletter and check their website: www.middfilmfest.org





A Coastal Maine Vacation: *The Best of Boothbay and 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

WALKABILITY: 

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)



*Deposit of \$250 due June 2.
Balance due August 1.*



Vermont Country Roads Lead to *Granite and Galleries*

This is a great way to explore Vermont's fall splendor. A local guide will accompany us on this outing and share tales of the region's rich history, point out unique geologic formations and entertain us with bits of Yankee humor.

Our travels take us to St. Johnsbury, the largest community in the Northeast Kingdom. Upon arrival at the Fairbanks Museum see a dazzling array of animals, artifacts, dolls, tools, shells, fossils and more!

After lunch in a St. Johnsbury landmark restaurant, we will travel along scenic Route 2 to Barre, "Granite Capital of the World." Visit the world's largest and most modern granite manufacturing plant and see workers in the quarry. In Barre, drive through Hope Cemetery and discover a veritable outdoor museum of fine granite sculpture. The headstones and markers, created by the world's most skilled granite artists, rival the finest granite carvings anywhere.

WHEN: Wednesday, September 20

WHERE: St. Johnsbury and Barre, Vermont

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

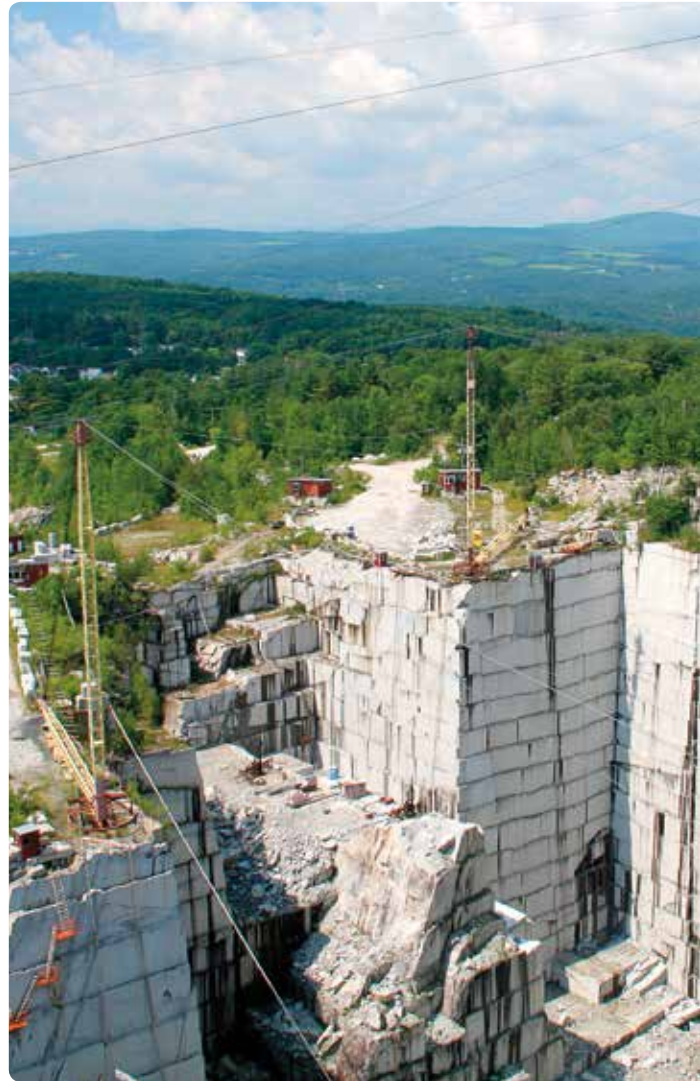
APPROXIMATE RETURN TIME: 6:15 p.m.

COST: \$163 per person

WALKABILITY:   

INCLUDES:

- Lunch at Bailiwicks
- Admission to the Fairbanks Museum and Planetarium
- Tour of Rock of Ages
- Drive through tour of Hope Cemetery
- Local, step-on guide
- Round trip motor coach transportation
- Taxes and gratuities



*Registration and
payment due June 1.*

members' corner: Louis & Beverly Megyesi



In 1958, Louis and Beverly met at the University of Michigan. Beverly worked as a full-time nurse and Louis worked weekends as an orderly. Following Louis' graduation, and seeking a better place to raise their family, they moved to Middlebury in 1962. Beverly worked part-time for 23 years at Middlebury College Health Center. Louis joined the MUHS faculty in 1963, taught English for the first 15 years and then became director of the school's Learning Center for 16 years. Louis was fortunate to have Ken Perine, the distinguished past President of the bank, as a student in two of his English classes.

Louis and Beverly have lived in East Middlebury since 1964. Among many interests, they have a special passion for gardening, nature, and travel. They have three daughters and three grandchildren.

They appreciate NBM's courteous and friendly staff who provide such efficient service. Louis and Beverly have been NHC members since the Club's inception. Over the years, NHC has provided a variety of excellent community programs, ranging from financial training, investment advice, gardening tips, and excursions to various cultural events. The bank and NHC are an integral part of the community. Louis and Beverly consider their decision to move to Middlebury one of the best decisions of their lives.

participating Merchant

REV FITNESS: INSPIRING WOMEN AND MAKING FITNESS FUN!

Michele Butler is the founder of Rev Fitness. She has been a personal fitness trainer for 20 years. Women all over Addison County are experiencing weight loss, increased energy and renewed self-confidence in her cheerful, women's-only fitness studio in Middlebury. REV Fitness helps women, especially those 40+, overcome their unique health challenges. The fun circuit workout is perfect for optimal calorie burn, bone building, balance training, increased strength and enhanced cardiovascular endurance.

REV Fitness is much more than just a fitness studio: it's all about women's wellness. You will have an opportunity to:

- exercise with friends in a non-judgmental atmosphere and learn new fitness exercises during group circuit classes
- catch up with peers and share life experiences during their social walking club
- examine women's health issues and other interesting topics at their regularly scheduled educational seminars

Michele Butler

NHC Benefit: As a proud Participating Merchant, REV Fitness offers NHC members a special offer—**ONE FULL WEEK—ABSOLUTELY FREE!**

You can meet with Michele for a personalized orientation. She will teach you exactly what to do. Afterwards, she will schedule a follow-up session so you may learn more about how to reach your personal goals. Be inspired, make fitness fun!

For a personalized orientation appointment: 802-989-0096

More information and testimonials:

www.revfitnessforwomen.com

email: revfitnessforwomen@gmail.com





Get to Know Us

Know Your Limits

It may help you to know the 2017 retirement account contribution limits as you begin a new year.

Most individuals can save up to \$5,500 in 2017 in their Individual Retirement Account (IRA). People age 50+ can contribute up to \$6,500 to an IRA. These limits apply to either a Traditional “pre-tax” IRA or a Roth IRA, or a combination of the two up to the limit. If your employer offers a retirement plan, such as a 401(k) or 403(b), you can defer up to \$18,000 of your compensation. Be sure to ask if your employer offers a matching contribution.

Remember, saving for retirement can be a great way to take advantage of tax deductions as well the possibility of tax-free growth in the case of a Roth IRA.

Don't forget about these key ages:

Age 50: You are allowed to begin making “catch-up contributions” to IRA's, 401(k)'s and other retirement plan accounts. This is an extra amount those over age 50 can contribute in order to increase your retirement savings, and maximize tax benefits.

Age 59½: After this age, withdrawals from your tax-deferred retirement accounts are not subject to early distribution penalties.

Age 70½: Be sure you know the minimum you must start taking from all of your tax-deferred retirement accounts. Your Required Minimum Distribution must begin from most retirement accounts by this age; otherwise you may be charged heavy penalties.

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.



**National Bank
of Middlebury**

Serving Vermont Communities Since 1831

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**THE
MIDDLEBURY
COMMUNITY
PLAYERS**

presents Working—The Musical



See the performance May 7