



NEW HORIZONS

M A Y 2 0 2 2

Hello friends,

We are traveling again and just recently returned from our first tour to Washington, D.C.! It has been a long 2½ years since our last tour together and can I just say...it was absolutely wonderful to get back out there, see some amazing sites together and experience a little normalcy again. Check out some of our event photos for a little inspiration to join us at our next event!

April showers bring May flowers, as well as customer appreciation month. I hope you were able to stop into one of our branches and grab a cookie, pick up a spring seed packet and enter to win a \$100 gift certificate!

We have seen so many changes over the last couple years, especially with the digital world. More and more of you are becoming more comfortable with your phones, tablets and computers. I would like to do my part to help make the New Horizons carbon

footprint just a little smaller. Currently, I mail roughly 20,000 newsletters a year—that’s a lot of trees! Watch for an email or flyer over the coming months to let me know if you prefer to receive a digital copy of the newsletter or to keep the printed newsletter. I hope we all can do our part to lessen our impact!

Be sure to add krichards@nbmvt.com to your contacts so you don’t miss out on any events that come up between newsletters. You can also visit our website for a list of events. I look forward to all our adventures together!



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

UPCOMING EVENTS

The When and How of Dividing Perennial Plants Workshop	June 2
Shred Day	June 4
Niagara Falls	June 13-16
Succulent Container Garden Workshop	June 22
Garden Tour with Lunch OR Garden Tour with Pastries	July 12
Champlain Valley Hops: Farm Tour	August 9
Shades of Ireland Tour	September 8-17
AARP Safe Driving Class	October 19
Paint Night with Jackie Rivers	October 25




How to *sign up for events*


Call any branch to register, or download the registration form from the NBM website and mail it 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
- All payments or deposits are due 5 business days after making your reservation

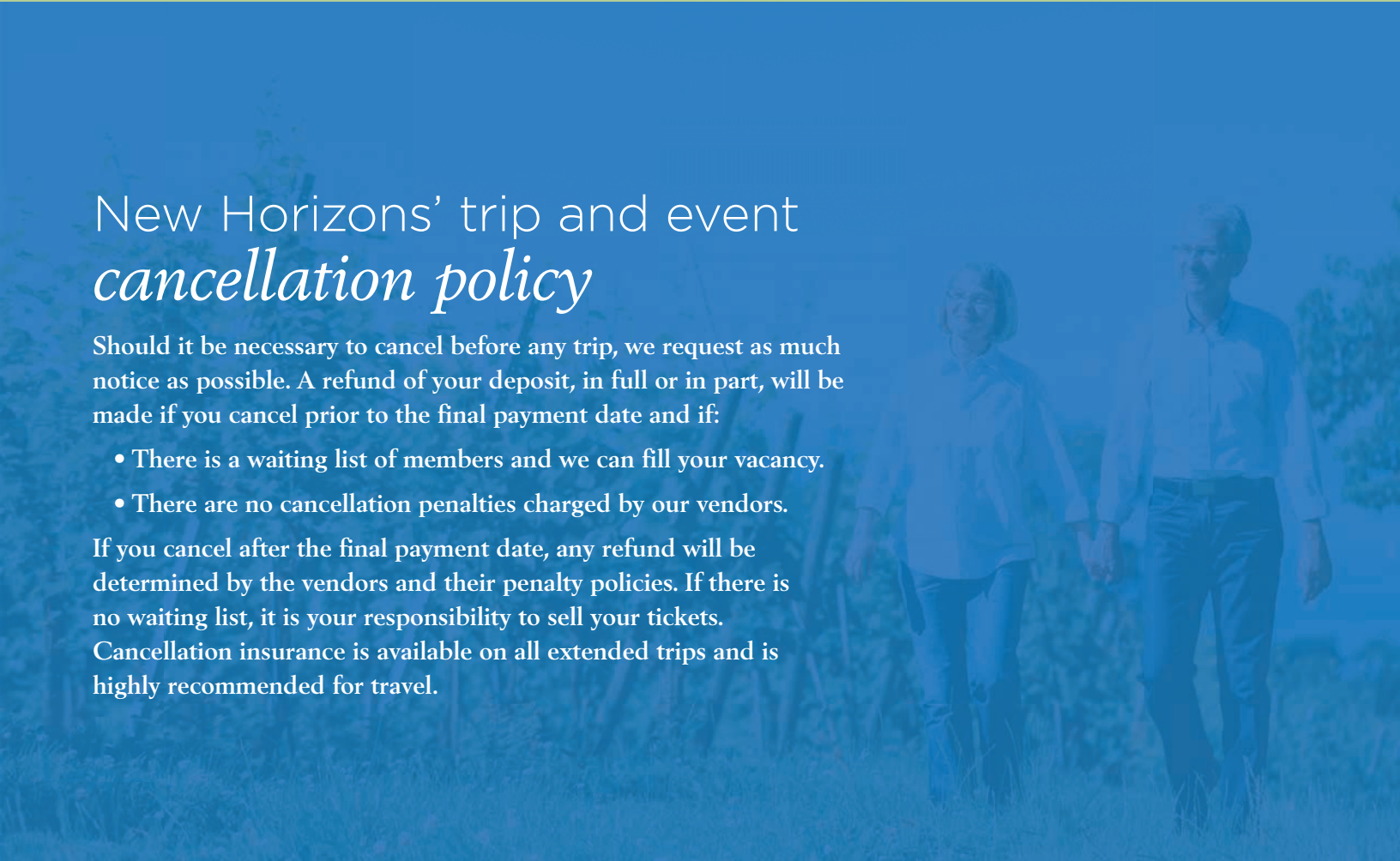
New Horizons' trip and event *cancellation policy*

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.



Shred Day: Protect your privacy

NBM's annual Shred Day will take place on Saturday, June 4, at our Middlebury Drive-Up at 15 Seymour Street Middlebury. This will be a drive-thru event and bank personnel will be able to assist in removing your shreddable items from your vehicle.

An industrial-size shred truck will be there to shred personal documents that should not fall into the wrong hands. 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.

WHEN: Saturday, June 4

WHERE: National Bank of Middlebury Drive-Up at 15 Seymour Street, Middlebury

TIME: 9:00 a.m.–12:00 p.m.

COST: Free

INCLUDES: Up to two boxes of shreddable items

PLEASE NOTE: Change of location from previous years



2022 Homebuyer *Advantage!*

GET A FREE APPRAISAL

when you buy your home with National Bank of Middlebury. That's right, it's on us!

As you plan your next move, we will take you step-by-step through the mortgage process.



Call us today at 877-508-8455 to discuss home-buying strategies or visit our online Mortgage Center at NBMT.com to apply for a mortgage and learn more.



National Bank
of Middlebury

Member
EOE FDIC
EQUAL
HOUSING
LENDER

NMLS# 403372 • nbmvt.com • 877-508-8455

Offer valid with fully executed purchase and sales contract dated on or after April 1, 2022 through October 31, 2022. Mortgage applications and purchase and sales contracts must be received by National Bank of Middlebury by October 31, 2022. Offer valid for primary residence and year-round second home purchases only, including modular, condominium, townhome and doublewide manufactured homes. Maximum value \$500. Credit not to exceed actual cost. Home purchases must be completed by December 31, 2022.



Fraud Squad: Avoiding online tax scams

There are large amounts of valuable personal and financial information shared online during this time of year that criminals would like to obtain. Your personal information is like money. By making informed choices when sharing your personal information, by filing your tax returns as early as possible and by verifying that you're speaking to the IRS, you can thwart these identity thieves.

HERE ARE SOME WAYS CYBER CRIMINALS TRY TO TAKE ADVANTAGE OF TAXPAYERS DURING TAX SEASON:

- **IRS impersonation scams-** the IRS will not call you demanding immediate payment. If money is owed they will mail you a bill.
- **Increased phishing, email, malware and phone schemes-** be aware of unsolicited emails, texts, social media posts, websites or phone calls that prompt you to click a link or share personal information.
- **Fraudulent tax returns-** file early to avoid a fraudster submitting a fraudulent tax return in your name. The IRS only accepts one return per Social Security number.
- **Tax preparer fraud-** make sure you know your tax preparer and they sign your tax return with their IRS preparer identification number.

HOW TO PROTECT YOURSELF

The National Cybersecurity Alliance offers some easy-to-use tips to help you protect yourself:

- Make sure your devices connected to the internet have up-to-date anti-virus software
- Use multi-factor authentication whenever available
- Develop strong passwords that are hard for someone to guess
- Don't use public WIFI
- Don't click links in unsolicited emails
- Ignore communications that urge you to act immediately
- File taxes through a secure site
- File early as the IRS only accepts one return per Social Security number

Source: <https://it.nc.gov/resources/cybersecurity-risk-management/cybersecurenc/tips/tax-scams>



2022: Don't let volatility derail your planning

With a new year brings new challenges, and 2022 has been no different. Investors in 2022 have had to navigate some choppy waters over the first three months amidst rising inflation, rising interest rates and war in Ukraine. As a result, volatility and short-term price declines have returned to the stock and bond markets. During times of uncertainty, it's important not to let fear derail your long-term planning and keep an eye on proper risk management.

Behavioral finance tells us recent events carry a significant influence on our perceptions and decisions. However, keeping focus on the long-term is paramount to planning success. For investors with allocations to stocks, it's important to remember that while stocks rise and fall in the short term, they've tended to reward investors over longer periods of time and provided an excellent hedge against inflation. Even with downturns, the S&P 500's average annual return over all 10-year periods from 1937 to 2021 was 10.57%. For investors with allocations to fixed income and bonds, keep an eye on your bond portfolio duration and quality in order to reduce downward price pressure with rising interest rates.

Avoiding the urge to make decisions based on fear and emotion is key to financial planning success. Often times, investors are too quick to sell stocks while they are falling, and fall trap to missing the eventual upward price recovery which can significantly impact longer-term growth goals.



At Community Financial Services Group (CFSG), we can guide you through the financial planning process and customize an approach that meets your needs and goals.

You may contact us for a free consultation at 802-388-6948 or by email at pvalente@cfsgrust.com.





The When and How of Dividing Perennial Plants Workshop

Not quite sure how to divide a plant? Have you asked yourself whether it is the right time to divide and replant perennial plants? Wonder no more. Marijke Niles, owner and creator of Marijke's Perennial Gardens Plus, will do a 'Show and Tell' on how to make this task much easier.

You will see the entire process from digging up, dividing, cleaning, to planting in a pot or in the ground. Most perennials are long lasting and love a new space. They also make thoughtful gifts for family and friends. Each attendant will receive a plant division as a memory of this special class!

You will also be able to sample some sweet treats from the Netherlands, Marijke's home country.

WHEN: Thursday June 2, 2022

WHERE: Marijke's Perennial Gardens Plus
1299 Robert Young Rd. Starksboro, VT

TIME: 10:00 a.m.–12:00 p.m.

COST: \$12.00

INCLUDES: Workshop, plant division
and a sweet treat

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

WALKABILITY: 

 **ONLY 20 SPOTS
AVAILABLE, RESERVE
YOUR SPOT NOW!**

The Secrets of Creating Your Own Succulent Garden Container Workshop

Have you admired the beautiful succulent container rock gardens? Do you have a special container that is begging to be planted? Here is your opportunity to create your own. Marijke Niles, owner and creator of Marijke's Perennial Gardens Plus, will lead this unique workshop. She will assist you on how to plant and maintain a long-lasting mini garden. You may bring your own container or Marijke will provide one. Think creatively: an old kettle, a cookie tin or jar, a special family dish, hiking boots, an old clay pot, a pan, a colander...they are waiting to be transformed into your treasure. Potting mix and plants will be provided for your very own succulent display.

You will also be able to sample some sweet treats from the Netherlands, Marijke's home country.

WHEN: Wednesday, June 22, 2022

WHERE: Marijke's Perennial Gardens Plus
1299 Robert Young Rd. Starksboro, VT

TIME: 10:00 a.m.–12:00 p.m.

COST: \$40.00

INCLUDES: Workshop, potting mix, plants and
sweet treats

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

WALKABILITY: 

 **ONLY 12 SPOTS
AVAILABLE, RESERVE
YOUR SPOT NOW!**

Morning OR Afternoon Garden Tour

Do you love nature, with all the treasures that come with it? We are excited to have Marijke Niles, owner and creator of Marijke's Perennial Gardens Plus, take us on a tour of her extensive gardens. This was such a popular event last year that we are going to offer a morning tour with pastries included or an afternoon tour with lunch included. Marijke will show us how we can be Mother Nature's helpers while bringing all the beauty of pollinators to our own gardens. It just takes a little thought and awareness about planting.

Most of all: what to do and not to do!

This presentation will interest gardeners as well as non-gardening nature admirers. We hope you will join us for either a morning or afternoon tour for inspiring and valuable information on planting gardens that you can enjoy all season!

Born in Amsterdam, Marijke inherited the Dutch passion and traditions for gardening and nature. Marijke's Perennial Gardens Plus, is located in Starksboro, Vermont. Marijke is a certified Vermont Extension Master Gardener and a Vermont Master Composter. She is the recipient of the 2012 Vermont Master Gardener of the year award, presently serving on the Vermont Flower Show committee and is in high demand for talks and master classes. Marijke is also an avid advocate of art, music and dance. Her landscape focuses on color and beauty, creating stunning gardens in an incredible mountain setting.

WHEN: Tuesday, July 12 2022

WHERE: Marijke's Perennial Gardens Plus
1299 Robert Young Rd. Starksboro, VT

TIME: Morning Tour: 9:00 a.m.–12:00 p.m.
OR Lunch Tour: 12:30 p.m.–3:30 p.m.

COST: \$12.00 Morning Tour OR
\$22.00 Afternoon Tour

INCLUDES: Garden Tour and talk, pastries or lunch, time on your own to explore

DOES NOT INCLUDE: Transportation, this is a drive yourself event

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

WALKABILITY:  

 **ONLY 17 SPOTS FOR EACH TOUR,
RESERVE YOUR SPOT NOW!**



**CREATE YOUR OWN
SUCCULENT MINI-GARDEN!**





Champlain Valley Hops: Farm Tour

We are excited to offer this tour again this year for a unique opportunity to see, smell, and learn all about hops! Whether you are an amateur hop enthusiast, home-brewer, beer lover, agriculturist, or just curious, this is the event for you! Enjoy a guided tour of Champlain Valley Hops, the largest hop farm in New England, located in beautiful Starksboro!

First time visiting a commercial hop farm? You're in for a treat! Hops grow vertically up strings to the top of a massive 18 ft. trellis. Walking through the yard is like entering a different world, surrounded by walls of living plants. It's truly magical!

The folks at Champlain Valley Hops are excited for you to enter that world and show you around the farm! We'll gather in the yard for an overview of the farm's history, the hop industry, the fundamentals and challenges of hop growing, CVH's unique VT growing practices, variety selection and so much more. Next, we will visit the processing barn to see some of the specialized equipment that is used to turn fresh hop cones into dried pellets for use in the brewing industry including: two German made WOLF hop pickers, custom drying beds, bailer, pelletizing line and cold storage system. Please join us for this unique experience!

WHEN: Tuesday, August 9, 2022

WHERE: Champlain Valley Hops
5459 Vermont Route 116, Starksboro, VT

TIME: 5:30 p.m.–7:00 p.m.

COST: Free

INCLUDES: Farm Tour

RSVP: Call Kim at 388-1632 or email
krichards@nbmvt.com for more information

WALKABILITY: 



**RESERVE YOUR SPOT
BY AUGUST 2**



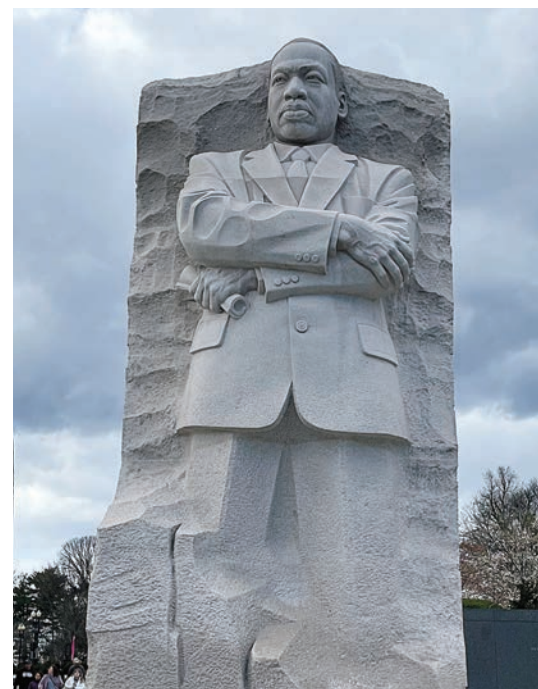


We've been busy!

Just a glimpse of some of
the things we've been up
to already in 2022



MISS VERMONT JOINED OUR ISTRIKE CLASS.





**SPACE IS LIMITED, RESERVE
YOUR SPOT BY OCTOBER 5**

AARP Driving Class

Join us for the new AARP Smart Driver Class on Wednesday, October 19 from 9:00 a.m.– 2:00 p.m. This 4.5-hour refresher course is open to all drivers 50 years and older.

The curriculum addresses the normal physical changes brought on by the aging process, how these changes can affect driving ability and then offers ways to compensate for those changes. The course also addresses changes in vehicles, regulations and roads. Participants will learn how to interact with other road users, including truckers, bikers, pedestrians and distracted drivers. The class will address Vermont driving regulations, many of which have changed over the years.

Many insurance companies offer a discount to drivers who have completed the class. Drivers who have qualified for a discount by taking the course must take a refresher course every 3 years. There are no tests.

There will be a break for lunch; you can either plan to bring a bag lunch with you or go somewhere local.

To reserve space in the upcoming class, please call Kim at 802-388-4982. Space is limited.

WHEN: Wednesday, October 19, 2022

WHERE: Community Room at National Bank of Middlebury, 30 Main Street, Middlebury (Please use rear entrance)

TIME: 9:00 a.m.–2:00 p.m.

COST: \$20.00 Members, \$25 Non-member

INCLUDES: Presentation and light refreshments

RSVP: Call Kim at 388-1632 or email krichards@nbmvt.com for more information

WALKABILITY: 



JOIN US TO PAINT THIS FALL SCENE!



Paint Night with Jackie Rivers

We are excited to host another fun paint night class with Jackie Rivers! Join us to paint this beautiful fall scene either on canvas or wood, it's your choice! Whether you're a beginner or just want to enjoy some fun time with friends, this class is for you!

Never tried your hand at painting? No worries! This is an un-intimidating, fun atmosphere with easy step-by-step instructions. Jackie Rivers, our host for the evening, has been painting for over 30 years and is an artist at heart. She is the owner and artist/instructor of Paint with Jackie and has been sharing her passion for painting through Paint N Sip classes for the last several years. You can find more information about Jackie and her personal artwork for sale at paintwithjackie.com

WHEN: Tuesday, October 25, 2022

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

TIME: 6:00 – 8:00 p.m.

COST: \$30.00

INCLUDES: All painting supplies and light refreshments

WALKABILITY: 

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

 **SPACE IS LIMITED, RESERVE YOUR SPOT BY OCTOBER 11**



NEW HORIZONS

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

Member
FDIC

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



Garden tours
& *planting tips!*



**SEE INSIDE
FOR DETAILS!**