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MIDDLEBURY, VT  
PERMIT #10

# Niagara Falls *spectacular tour!*



Hello friends,

I hope everyone had a wonderful holiday. As we bid farewell to 2021, may the New Year bless you with health, wealth and happiness!

The Holiday Luncheon was once again sold out. I enjoyed seeing so many of you and the Middlebury Inn did such a nice job! This year NBM also participated in the Midd Night Strolls, and opened our doors for the first time. We offered free gift wrapping, provided a space for craft vendors, shared treats and even had a craft for the kiddos. This was such a fun event to be a part of!

Did you know that NBM was founded in 1831 and just celebrated its 190th birthday? There have only been 11 bank presidents during this time, and while much has changed, much has stayed the same. We love being your community bank and we thank you for banking with us through the years!

As you all know, the past couple years have been so unpredictable and we've had to cancel and

re-schedule events. They say third times a charm, and I sure hope so! Due to this, the 'new' Maritimes tour I was planning will need to be pushed to 2023 to accommodate our Shades of Ireland tour departing in September—details inside!

Be sure to add [krichards@nbmvt.com](mailto: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 our adventures this year and leave you with this quote:

"Life is like a camera, just focus on what's important and capture the good times. Develop from negatives, and if things don't work out, take another shot." –Unknown

Cheers to 2022!



**KIM RICHARDS**  
[krichards@nbmvt.com](mailto:krichards@nbmvt.com)  
802-388-1632

## UPCOMING EVENTS

- Shades of Ireland Tour Presentation ..... February 9
- Vermont Drone Photography with Caleb Kenna ..... February 15
- Tae Kwon Do Basic Self Defense Class ..... March 17 & 24
- Washington, DC Tour ..... March 31–April 4
- Spring Paint Night with Jackie Rivers ..... April 12
- Niagara Falls ..... June 13–June 16
- Shades of Ireland Tour ..... September 8–17

## What changes to expect *for future travel...*

The travel industry took a very hard hit from the last couple years and many are requiring new guidelines and deadlines, as well as price increases, to make up for the loss in revenue. Even with all those challenges in mind, we are dedicated to bringing you adventures while keeping your best interest and safety in mind. We are excited to get things back to normal, but to be able to do that we want you to be informed of possible changes that can occur on any day trip or extended tour. We need to follow

our vendors requirements, which can change often and unexpectedly. Please be advised that you may be required to show proof of vaccination, and/or a negative COVID test within a pre-determined length of time. Travelers must be more flexible than ever before, and we will do our very best to keep you informed and up to date when registering for any of our events.



## 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.


## 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](http://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

## How to: *Join a Zoom Webinar*

Don't let technology intimidate you from joining our virtual events! There are many ways to join a Zoom meeting:

**EASIEST WAY TO JOIN:** Click on the join link that the meeting host has emailed to you. If you haven't already downloaded Zoom, you will be prompted to download and install it once you click on the join link.

**HAVE INTERNET BUT NO EMAIL?** No problem, call Kim for the meeting ID and password. Access Zoom through an app on your device or your internet browser to manually enter the credentials for the meeting.

**NO INTERNET OR EMAIL?** You can also join a Zoom meeting via your telephone. Call Kim (802-388-1632) and she will provide you with the number to call, along with the meeting ID and password to join.

### WOULD YOU LIKE TO TEST ZOOM TO

**BECOME FAMILIAR WITH IT?** Zoom's website has some great tutorials at <https://support.zoom.us> OR call Kim, she would be happy to assist you in setting up a test meeting to help you navigate Zoom (please do this prior to event date).

### WHAT DO I NEED TO JOIN A ZOOM MEETING?

Each meeting has a unique 9, 10 or 11-digit number called a meeting ID that will be required to join a meeting. Each meeting also has a unique password that will be required to join.

**WANT TO JOIN BY PHONE?** Anyone can join a Zoom meeting via telephone. You will need the telephone number to call into, meeting ID, and password to join via this method.

For additional information and to access a Quick Start Guide, FAQ pages and prebuilt tutorials visit: <https://support.zoom.us>





## *Fraud Squad:* Gift Cards are for Gifts, **Not** for Payments!!

According to the Federal Trade Commission, if someone calls you and demands payment with gift cards, a scammer is behind that call. Legitimate businesses or government agencies will not insist you pay them with a gift card. Gift cards are a leading payment method for scammers.

### **WHAT DOES IT LOOK LIKE?**

You receive a phone call or email and the caller says it is urgent. If you don't pay right away, something terrible will happen. The scammer demands you purchase a gift card as payment. They may even stay on the phone with you while you purchase the gift card. Once purchased, the scammers ask for the gift card number and PIN. Once you provide that information, your hard-earned money is gone!

### **HOW DO THE SCAMMERS CONVINC YOU?**

Scammers pretend to be someone they are not. Criminals are very persuasive, they want to scare or pressure you to act quickly—so quickly that you do not have time to think about the interaction or talk with a trusted, known individual.

### **TIPS TO AVOID A SCAM:**

AARP reports:

- Use gift cards only as gifts for people you know, never for payment

- If you receive a phone call or email from your grandchild, a relative, religious leader, business, or government agency where money is requested, take the time to call them back at a trusted number to verify it is really them and not an impersonator.
- Remember, legitimate businesses and government agencies will never demand payment in gift cards.

If you suspect you have fallen victim to a scam and have provided the scammers with your bank account information or online banking credentials, notify National Bank of Middlebury immediately.

Source: [www.consumer.ftc.gov](http://www.consumer.ftc.gov), [www.aarp.org](http://www.aarp.org)



**LEGITIMATE BUSINESSES  
OR GOVERNMENT  
AGENCIES WILL NOT  
INSIST YOU PAY THEM  
WITH A GIFT CARD!**

## *News from the bank:* introducing Geoff Watson!



### **BRANDON'S COMMUNITY OFFICE MANAGER**

Geoff Watson joined our Brandon office team as the community office manager this year. Geoff was born and raised in Vermont, though he developed his interest in banking while living in Washington, DC. Geoff has been in retail banking for over eight years, starting as a teller and holding many other positions on his way to joining NBM. He moved to Brandon six months ago and now also serves on the board of directors for the Brandon Area Chamber of Commerce. Geoff has a passion for financial education and helping people and businesses navigate the ever-changing financial landscape. In his free time, Geoff enjoys traveling, sci-fi shows, hanging out with his dog and rooting for Boston sports teams.

## *Travel Presentation:* Shades of Ireland

Join Matthew Vocolla from Collette for a presentation on the Shades of Ireland! Journey through the Emerald Isle, from history filled Dublin to the rolling green hills, to the stunning 700-foot cliffs of Moher and an overnight stay on the grounds of a regal castle! Experience all of Ireland's charms on this much awaited journey, departing this coming September.

**WHEN:** Wednesday, February 9

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

**TIME:** 6:00 p.m. – 7:00 p.m.

**COST:** Free

**INCLUDES:** Presentation and light refreshments

**RSVP:** Please call Kim at 802-388-1632 or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:**

**RESERVE YOUR SPOT  
BY FEBRUARY 7**

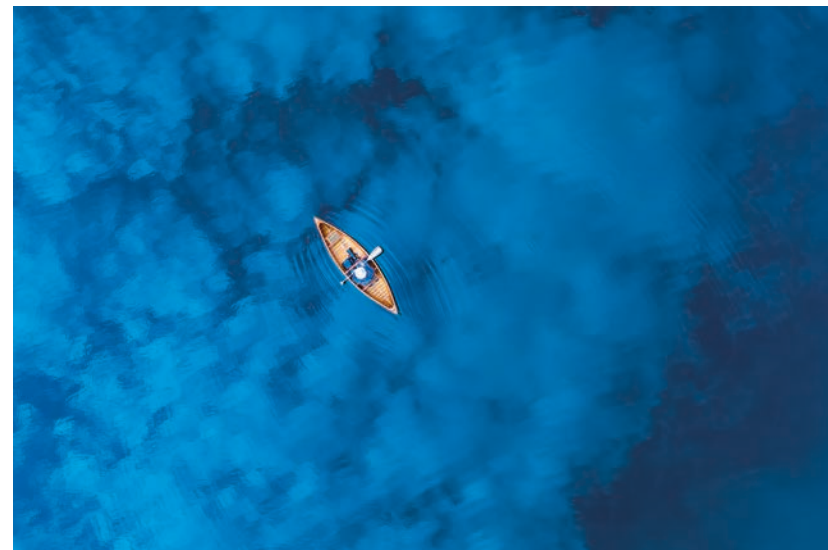




## VT Drone Photography with Caleb Kenna

Please join Caleb Kenna to learn about drone photography and how a bird's eye perspective creates new and interesting ways of seeing Vermont's landscapes!

Caleb Kenna is a photographer and certified drone pilot based in Middlebury, Vermont. Caleb has been a photographer for twenty-five years and his work has been published by The New York Times, Boston Globe, Wall Street Journal, National Geographic and The Vermont Land Trust. He has been using a drone for four years to photograph Vermont's varied landscapes of villages, farms, forests and rivers. "Whether you are paying mindful attention to the breath as you sit in meditation or whether you are composing an image in a viewfinder, you find yourself hovering before a fleeting, tantalizing reality," Stephen Batchelor wrote. You can see more of Caleb's work at [calebkenna.com](http://calebkenna.com) and on Instagram @calebkenna.



**WHEN:** Tuesday, February 15, 2022

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

**TIME:** 6:30 – 7:30 p.m.

**COST:** Free

**INCLUDES:** Presentation and light refreshments

**RSVP:** Please call Kim at 802-388-1632 or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

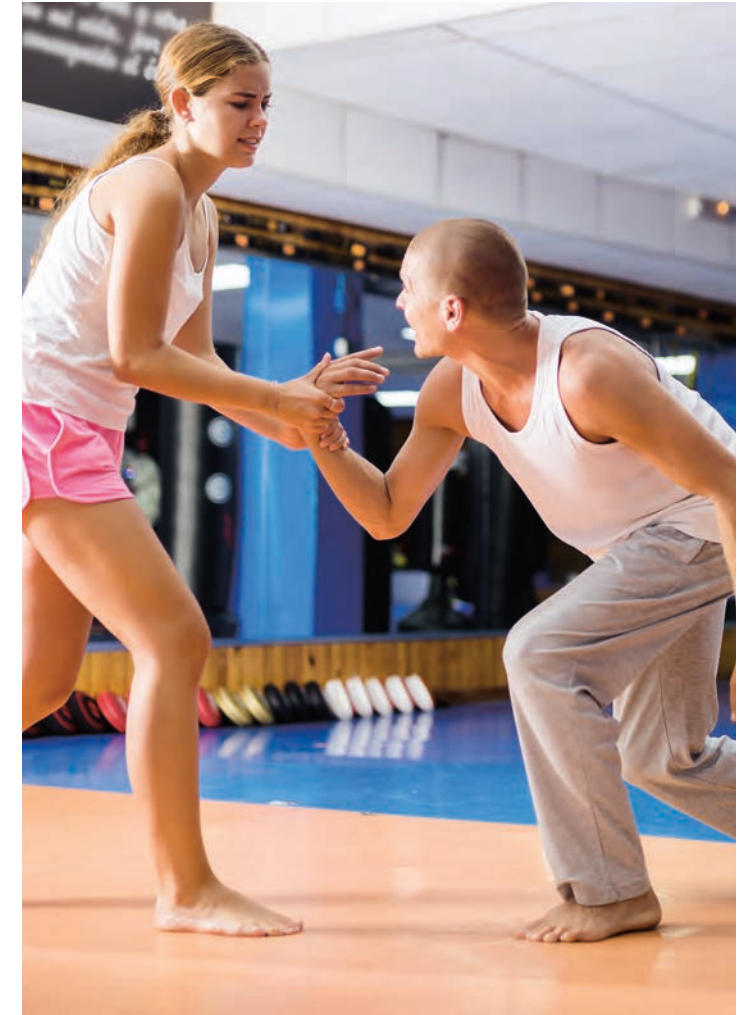
**WALKABILITY:**

**RESERVE YOUR SPOT BY FEBRUARY 8**

## i-Strike Level 1 Workshop: Basic Self-Defense

Join us for a basic self-defense class for teens and adults. This course will cover basic self-defense situations like wrist grabs, chokes, bear hugs, punches and possibly knives if time permits. This teaches simple, effective techniques using the strongest parts of our bodies to the most vulnerable parts of the attacker's body. In addition to learning effective physical techniques, your voice will become louder and more affirmative in setting verbal and physical boundaries and you'll learn to trust your intuition. No previous martial arts experience is needed. This is going to be a very basic type course that anyone, at any age or ability, can participate in.

i-STRIKE stands for I am Self-confident, Tough, Resourceful, Intuitive, Kind and Extraordinary. In a world that is often cruel and negative, we may find ourselves sucked into that darkness and forgetting that we are all those things and so much more. Many times while teaching self-defense classes, I have to remind participants that they are worth saving and protecting themselves. That's why in my classes I don't just teach the techniques needed to defend one's self, but also strive to increase their self-confidence and worth so they remember who they are fighting for. You can have all the skills necessary to fight back, but need the drive and willingness to want to.



**WHEN:** Thursday, March 17 & Thursday, March 24 (this is a two-class workshop)

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

**TIME:** 6:00 p.m.–8:00 p.m.

**COST:** \$40.00 for 1 person or \$70 for two people

**INCLUDES:** Lessons and light refreshments

**RSVP:** Please call Kim at 802-388-1632 or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com)

**WALKABILITY:**

**LIMITED SPACE, RESERVE YOUR SPOT NOW!**

# DC Cherry Blossom Hub & Spoke Tour

Celebrate the arrival of spring as we visit our nation's capitol during the National Cherry Blossom Festival! Join us as we see some of Washington, DC's most famous landmark sites. Enjoy a self-guided tour of the new and exquisite state-of-the-art Museum of the Bible. Visit the WWII, Korean, Vietnam, FDR, MLK and Lincoln Memorials with a local step-on guide. Tour Ford's Theater where President Abraham Lincoln was assassinated, then take your seat for a live performance of One Destiny. Visit the White House Visitor's Center where you can explore over 90 artifacts from the White House collection and take an interactive tour of the White House.

We'll spend our last day of touring in Virginia, and will stop at Iwo Jima Memorial on our way to Arlington National Cemetery. Here, watch the Changing of the Guard and see the Eternal Flame via a trolley tour. We will continue to Mount Vernon, America's oldest preservation project. Enjoy a guided tour of the home and see the same panoramic views across the Potomac as George and Martha once did! A perfect end to the day awaits, as we join our newfound friends for a fabulous farewell dinner at the Mount Vernon Inn.

 **DEPOSIT OF \$250.00 DUE UPON REGISTRATION. FINAL PAYMENT DUE BY JANUARY 14, 2022**

**WHEN:** Thursday, March 31–Monday, April 4, 2022

**WHERE:** Washington, DC

**COST:** \$1369.00 Double Occupancy

\$1769.00 Single Occupancy

## INCLUDES

- 5 days deluxe roundtrip transportation aboard Premier Coach
- 4 nights hotel accommodations at the Hilton Garden Inn Arlington
- 6 meals: 4 breakfasts, 1 lunch, 1 dinner
- Admission to all venues: Museum of the Bible, National Memorials (WWII, Korean, Vietnam, FDR, and MLK), Ford's Theater with "One Destiny" admission, Petersen House, White House Visitor's Center, Iwo Jima Memorial, Arlington National Cemetery trolley tour, Mount Vernon Guided House Tour
- Services of a professional, local step-on guide in DC (including gratuities)
- All hotel and meal taxes and gratuities on included features
- Gratuities for coach driver
- Fully escorted by a National Bank of Middlebury representative

Travel Insurance is not included but optional and highly recommended. Please see Kim for more details.

**RSVP:** Call Kim at 388-1632 or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com) for more information or a trip flyer

**WALKABILITY:**    

# Paint Night with Jackie Rivers



We are excited to host another paint night class with Jackie Rivers! Spring will be here before we know it and what better time to paint this beautiful serene picture on a tin planter. Use it for plants, flowers, garden tools, anything! Never tried your hand at painting? No worries! This is an unintimidating, fun atmosphere with easy step-by-step instructions. 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 Paint with Jackie. She has been sharing her passion for painting through paint parties for the last several years. You can find more information about Jackie and her personal artwork for sale at [paintwithjackie.com](http://paintwithjackie.com)

**WHEN:** Tuesday, April 12, 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](mailto:krichards@nbmvt.com)

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

# Connect with us on Facebook or Instagram!

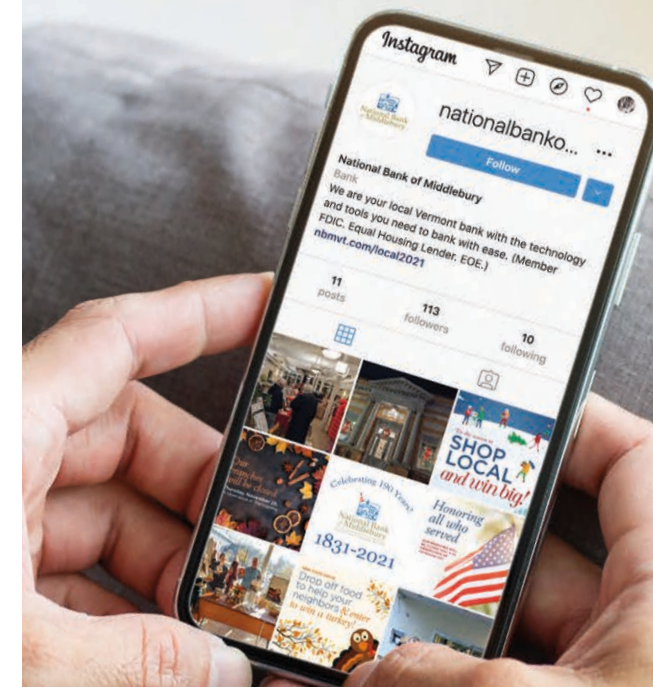
Keep up-to-date on all things National Bank of Middlebury! Learn about branch closures, promotions and fun happenings throughout the year.

ON INSTAGRAM

[@NATIONALBANKOFMIDDLEBURY](https://www.instagram.com/nationalbankofmiddlebury)

ON FACEBOOK

[@NBMT](https://www.facebook.com/nbmvt)





# Spectacular Niagara Falls Tour

Join us on a tour to Niagara Falls, Ontario, one of North America's most impressive natural wonders! We'll first check into the lovely Hilton Niagara Falls, which is directly connected to the Fallsview Casino Resort. Enjoy an included dinner in the Grand Buffet Restaurant located in the resort.

The next day we depart for a day of sightseeing! Stop at Welland Shipping Canal, a key section of the St. Lawrence Seaway. View this engineering feat, as ships are raised or lowered in a series of eight locks (shipping schedule permitting). Continue to historic Niagara-on-the-Lake, the first capitol of Canada. Enjoy time for shopping and lunch on your own in this picturesque town. Visit a winery and enjoy a tasting. This evening we'll enjoy an entertaining evening at a Las Vegas style performance dinner show.

The next day will include a full day of touring the Niagara area. Highlights include Queen Victoria Park, the upper Niagara River and Table Rock. There will be

time for photos right at the brink of the Falls. See the Floral Clock, which chimes every 15 minutes. View the Niagara Whirlpool, a natural phenomenon that's 125 feet deep! A delicious lunch is included at Elements Restaurant, overlooking the Canadian Falls. Watch the Imax movie, "Niagara: Miracles, Myths & Magic," and see original daredevil barrels at the Daredevil Exhibit. Then experience the thundering roar of the Canadian Horseshoe and American Falls on an exhilarating Hornblower Cruise. Return to the hotel for an evening to explore on your own or just simply relax before departing for home the next morning.



**\$200.00 DEPOSIT PER PERSON DUE UPON REGISTRATION. FINAL PAYMENT DUE BY APRIL 1, 2022.**

**WHEN:** Monday, June 13–Thursday, June 16

**WHERE:** Niagara Falls, Ontario

**DEPARTURE TIME:** 6:30 a.m. (Approx.)

**COST:** \$1184.00 per person double occupancy  
\$1484.00 per person single occupancy

## INCLUDES

- 4 days deluxe round-trip Premier Coach transportation (gratuities included)
- 3 nights accommodation at the Hilton Niagara Falls
- 6 meals: 3 breakfasts, 1 lunch and 2 dinners
- Welland Shipping Canal and Niagara-on-the-Lake Guided tour
- Winery visit and tasting
- Las Vegas style dinner show (Level B)
- Niagara area guided tour

- "Niagara Miracles, Myth & Magic" Imax film and the Daredevil Exhibit
- Hornblower Niagara Falls cruise
- 2 days with a professional, local step-on guide service (gratuities included)
- Fully escorted by a National Bank of Middlebury Representative
- Roundtrip baggage handling (one piece per person)

## PLEASE NOTE

- This tour requires that you have a passport, passport card or enhanced license
- Travel Insurance is optional, but strongly recommended. Please contact Kim for more information

**RSVP:** Call Kim at 388-1632 or email [krichards@nbmvt.com](mailto:krichards@nbmvt.com) for more information

**WALKABILITY:** 





# Shades of Ireland Tour

Join us and experience the beauty, history and charm of Ireland. Our adventure to Ireland features many must-see inclusions, such as the fascinating history of Dublin, a traditional Irish evening, Kilkenny, Waterford, Blarney Castle, Killarney, jaunting car ride through Killarney National Park, Ring of Kerry, sheepdog demonstration, Limerick, the stunning 700-foot-high Cliffs of Moher, Galway, overnight stay on the regal grounds of Cabra Castle and more!

Our tour includes 9 nights in 4-star (or greater) hotels, 13 meals, trip cancellation insurance (cancel for ANY reason), airfare from Boston and round-trip motor coach transportation from Middlebury. Park your car and leave the rest to us with this fully escorted tour. For a detailed day-by-day itinerary, please call Kim at 802-388-4982 or email krichards@nbmvt.com.

**WHEN:** September 8 – September 17, 2022

**WHERE:** Ireland

**DEPARTURE:** Middlebury to Boston Logan International Airport

**DEPOSIT:** \$999 per-person due at time of registration (includes cancellation waiver & insurance)

**COST:** Early bird special: book now and save \$100 per person until March 9

**\$4,599 per-person double occupancy**, includes \$100 discount

**\$5,199 per-person single occupancy**, includes \$100 discount

**\$4,569 per person triple occupancy** includes \$100 discount

**INCLUDES:**

- 9 nights accommodations (includes pre-night in Boston)
- Cancellation Waiver and Insurance (cancel for any reason up until 24 hours before departure)
- Round trip air from Boston Logan International Airport
- Round-trip transportation to and from Middlebury–Boston
- 13 meals: 8 breakfasts, 5 dinners
- Admission to all venues in itinerary
- Fully escorted with tour guide services

**PLEASE NOTE:** Passports are required for this trip

**WALKABILITY:** 

(must be able to climb stairs, walk on uneven terrain or cobblestone streets)

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



**DEPOSIT OF \$999.00 PER PERSON DUE AT REGISTRATION.**

(includes cancellation waiver & insurance). Deposits are fully refundable up to March 9. Final payment due by July 10.

# 2022

## Bank Holiday Schedule

**NEW YEAR'S DAY JANUARY 1**

**MARTIN LUTHER KING DAY JANUARY 17**

**PRESIDENTS DAY FEBRUARY 21**

**MEMORIAL DAY MAY 30**

**JUNETEENTH JUNE 20**

**INDEPENDENCE DAY JULY 4**

**LABOR DAY SEPTEMBER 5**

**INDIGENOUS PEOPLES DAY OCTOBER 10**

**VETERANS DAY NOVEMBER 11**

**THANKSGIVING DAY NOVEMBER 24**

**CHRISTMAS DAY DECEMBER 26**



## Participating merchant: TaeKwon Do K.I.C.K.S.

Master Kellie Thomas, owner and instructor for TaeKwon Do K.I.C.K.S., is excited to be a new participating merchant and looks forward to the opportunity to share TaeKwon Do with more community members.

TaeKwon Do is a Korean martial art that practices a balance between offensive and defensive techniques, leaning heavily on kicks (think Chuck Norris or Jean-Claude Van Damme). I started my TKD journey as an 11-year-old girl (looking for self-defense), and although I have had to take some breaks (due to life and injuries), it is something I have done for most of my life. I quickly found that it wasn't just the physical strength I needed or was receiving, but more emotional and mental—as someone who has always dealt with low self-esteem and self-worth. TKD has made me a stronger person on the inside and I hope to do that for others. K.I.C.K.S. (which stands for Keep fit, Inner strength, Confidence, Kinship and Self-defense) has been in the area for the past 14 years, teaching students of all ages from preschool through grandparents.

Oftentimes martial arts is thought of as just a “young” persons activity, but over the past couple of years I have seen more 50+ year old's come and give it a try. According to the Martial Arts Industry Association, there are 6 million martial arts participants between the ages of 6 and 11. Despite this, TaeKwon do can be learned at any age, with 3 million participants being above the age of 18, and 100,000 being 55 years old or older. The oldest person to attain their black belt in TaeKwon Do was actually 96 years old!

K.I.C.K.S. is open and supportive of all ages and abilities and because I am now also 50+ years old and have fibromyalgia and three total hip replacements, I know personally how to adapt the class to fit everyone's needs.

*“As an older person, I wanted a way to move my body to improve my health. I was nervous, but my granddaughter was doing TaeKwon Do, so I decided to give it a shot. Master Thomas makes it fun and makes accommodations so everyone is successful. It has helped improve my balance, flexibility and confidence.”* **HOLLI**



*“Taking TaeKwon Do has been a great way for me to meet new people with similar interests. Martial arts is a great exercise. TaeKwon Do has helped me increase my balance, flexibility and coordination. Becoming healthier is very important to me and is a better quality of life. Most importantly, I'm taking TaeKwon Do with my wife, my daughter and my two granddaughters.”* **BRUCE AGE 70**



### EXCLUSIVELY FOR NEW HORIZONS MEMBERS:

Receive 4 free classes to give K.I.C.K.S. a try. Come with family or come alone and see if TaeKwon Do K.I.C.K.S. is for you.

Please contact Master Kellie Thomas at [tkdkicks101@yahoo.com](mailto:tkdkicks101@yahoo.com) or 802-377-0476

## 2022: Financial Planning Checklist

As we turn the page from 2021 to 2022, it's a great time to review personal finances. For many, this year has brought with it a great deal of change both personally and professionally. Amidst lifestyle changes, it's possible that your own financial plan could need a second look or adjustment. Here are some key items to consider:

**BUDGETING:** Whether you're spending less and saving more or just seeing a change in spending habits, it's important to take the time to track expenses to come up with an accurate budget.

**INVESTMENT MANAGEMENT:** With an excellent year in the market behind us, it may be wise to look at your investment allocation and see if changes need to be made. Especially with the expectation of rising inflation and interest rates.

**RETIREMENT PLANNING:** The contribution limit for employees who participate in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan has increased to \$20,500. SIMPLE IRA limits are also rising to \$14,000. The additional over 50 “catch-up” amounts remain the same.

**TAX PLANNING:** With the expectation of tax law changes in 2022 and beyond, it may be beneficial to review tax mitigation strategies such as gifting, retirement account contributions, and the impact of capital gains.

**ESTATE PLANNING:** It's important to review and/or create basic documents such as a will, trust and power of attorney to make sure they are current to your situation. This is another area where changes in legislation may be coming that could impact plans.



*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@cfsitrust.com](mailto:pvalente@cfsitrust.com).**



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