

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

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 MIDDLEBURY, VT  
 PERMIT #10

# NEW HORIZONS

Travel & event opportunities for all ages

OCTOBER 2023

Hello friends,

It's hard to believe that fall is upon us, especially when summer was almost non-existent this year! However, we'll welcome fall with all her beauty and delicious treats that are reminiscent of fall in VT; leaf peeping, apple picking and cider & donuts oh my! Alas, we can't forget about everything pumpkin spice!

We have a great line up for the fall and winter season with holiday glassblowing events for adults and children, paint night, a sold-out tour to NYC to see the Christmas Spectacular and Wicked, a travel presentation for our Painted Canyons of the West tour, and of course the year wouldn't be

complete without our annual Holiday Luncheon at the Middlebury Inn!

I'm looking forward to planning 2024 with a mix of local events, day trips, overnights and extended tours. I hope you enjoy the newsletter and I look forward to seeing you at an upcoming event.

Wishing you all a wonderful holiday season!



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



Travel Presentation:  
*Painted Canyons of the West*



## UPCOMING EVENTS

- Paint Night with Jackie Rivers ..... November 1
- Travel Presentation: Painted Canyons of the West ..... November 14
- NYC Holiday Tour..... November 17 - 20
- Holiday Glass-blowing ..... November 25 & 26
- Insurance 101: Umbrella Policies ..... December 5
- Holiday Luncheon..... December 7
- Children's Holiday Glass-blowing ..... December 9
- Insurance 101: Home Insurance ..... January 9, 2024
- Next to Normal* at Town Hall Theater ..... January 27, 2024
- "Founding of our Nation Tour" Philadelphia, Gettysburg & Amish Country ..... June 3 - 8, 2024
- Painted Canyons of the West Tour..... September 15 - 23, 2024





## How to *sign up for events*


Call any branch to register, or visit [nbmvt.com](http://nbmvt.com) and click on Event Sign-up under New Horizons.


### 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

\*\*\* You must be able to meet walking criteria on your own or have a dedicated helper with you. \*\*\*

### 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

## 2024 Bank *Holiday Schedule*

- New Year's Day ..... Monday, January 1
- Martin Luther King Day ..... Monday, January 15
- Presidents' Day ..... Monday, February 19
- Memorial Day ..... Monday, May 27
- Juneteenth ..... Wednesday, June 19
- Independence Day ..... Thursday, July 4
- Labor Day ..... Monday, September 2
- Indigenous Peoples' Day ..... Monday, October 14
- Veterans' Day ..... Monday, November 11
- Thanksgiving Day ..... Thursday, November 28
- Christmas Day ..... Wednesday, December 25



## New Horizons' trip and event *cancellation policy*

Should it be necessary to cancel before any event, 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.

## *News from the bank:* Meet Carrie Tracy!



Carrie Tracy has been with the bank since 2020. She joined us as a teller in our Bristol branch just before COVID shut things down, but that didn't slow down Carrie! She learned quickly and was soon helping in customer service. She is now the community office manager of our Vergennes office.

Carrie loves to take advantage of Vermont's outdoor recreation opportunities including hunting, fishing, and just being out in nature.

Come see Carrie at our Vergennes office, or contact her at [ctracy@nbmvt.com](mailto:ctracy@nbmvt.com) or call 802-877-1113.





## Using a *Three Bucket Tax Strategy*

When creating a retirement and financial plan, it's common to primarily focus on asset accumulation, growth and protection to get you to that place of retirement bliss. What often goes overlooked is the drawdown phase and the steps needed to implement a tax-efficient and sustainable strategy to access your money in retirement. Enter the "three-bucket strategy" as a planning tool.

The three buckets are "tax-deferred", "tax-free" and "after-tax". Classically, this presents itself as a Traditional IRA or 401(k), Roth IRA or 401(k), and non-retirement brokerage account respectively. When planning for retirement, it's important that all three buckets are filled appropriately to align with what your retirement income goals are. Diligently spreading assets across these three types of accounts will greatly enhance flexibility and give you maximum control over how your withdrawals can be accessed and are taxed in retirement.

As an example, perhaps you're looking to retire early. You can use an after-tax brokerage account as a bridge to age 59½ when most retirement accounts do not assess a 10% early withdrawal penalty. Or perhaps you are taking fully taxable required minimum distributions from your Traditional IRA, but still need more income that isn't taxable. In this case, the after-tax account or even the Roth IRA can be used to tap into money taxed at lower capital gains rates or perhaps entirely tax-free with a Roth IRA. And don't forget about the significant estate planning and legacy advantages of Roth IRAs, and the wisdom of converting money to a Roth IRA during low-income years.

By diversifying where your assets are located, you can tailor a withdrawal approach that puts you in control. Come talk to us here at Community Financial Services Group, and we can customize a plan that fits your needs. CFSG offers financial planning services and comprehensive investment management as fiduciaries for our clients.

*Please reach out to Community Financial Services Group to talk about how the SECURE Act 2.0 may impact your retirement plans. CFSG offers financial planning services and comprehensive investment management as fiduciaries for our clients.*



SVP & Senior Wealth Advisor  
Paul Valente can be reached at  
(802) 388-6948 or at  
pvalente@cfsitrust.com

## Paint Night *with Jackie Rivers*

Come join us for an evening of painting with our fabulous host, Jackie Rivers! Fall is upon us and how much fun would it be to paint this whimsical scarecrow on pine board? 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 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 many years. You can find more information about Jackie and her personal artwork for sale at [paintwithjackie.com](http://paintwithjackie.com)



**WHEN:** Wednesday, November 1

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


**TIME:** 6:00 – 8:00 p.m.

**COST:** \$30

**INCLUDES:** All painting supplies to create your painting, light refreshments

**WALKABILITY:** 🚶

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

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







## Travel Presentation: *Painted Canyons of the West*

Trek across the Southwest as you take in the sienna-colored canyons, towering spires and desert landscapes found in Utah's five national parks! The backdrop of Denver's Rocky Mountains is the starting point of your journey. Visit Colorado's wine country before making your way from Arches and Canyonlands to Capitol Reef, Zion and Bryce National Park. During this 9-day tour you will enjoy some of the most breathtaking, captivating scenery as you explore the kaleidoscope of colors found in America's rocky western landscapes!

To learn more about this amazing tour departing September 15–23, 2024, please join Collette for a travel presentation at our main office on November 14 at 6:00 p.m.

### TRIP HIGHLIGHTS:

- Colorado National Monument
- Behold incredible views at Dead Horse Point State Park in Moab
- Arches National Park
- Marvel at the sleek white formations at Capitol Reef National Park
- Grand Staircase-Escalante National Monument
- Explore the amazing spires of Bryce Canyon National Park, known as hoodoos
- Enjoy dinner and a wine tasting in Colorado's wine country
- Experience a "cowboy dinner" in Moab as the sunset illuminates canyon walls above the Colorado River
- Spend two nights in Moab, with time to explore Arches and Canyonlands national parks
- Take in mesmerizing scenery on Utah's most picturesque byways
- Climb aboard Zions open-air tram with an expert guide

**WHEN:** Tuesday, November 14

**WHERE:** NBM, Main office lobby  
(please enter from the front of the bank)

**TIME:** 6:00 – 7:00 p.m.

**INCLUDES:** Presentation, Q & A,  
light refreshments

**COST:** Free

**WALKABILITY:** 

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





## Make your own *Glass-blown Holiday Ball & Suncatcher*

I'm so excited to bring this experience back for the holidays! Last year's event was such a success, it sold out within days!

Maybe you find it hard to find the perfect gift. Are you looking for something that's a little more unique? Maybe something you personally had a hand in creating? Or maybe you want to just add something new to your own collection! Glass-blown balls are decorative any time of the year; mine is hanging from a light fixture over my dining room table year-round.

New Horizons has partnered with John Chiles of Orwell Glass for an introductory lesson in glass-blowing. Come try out the art and craft of glass! No experience necessary. Your introduction includes each step in the process with an experienced glass blower. Have fun creating your very own unique holiday glass ball ornament and suncatcher! You can choose from a selection of bright colors and a wide variety of graphite molds which you press into the hot glass to create your suncatcher.

Glass-blowing is an ancient art that has changed little over the centuries. Glass changes color and flexibility as it cools from a liquid to a solid. It's just as mesmerizing to watch everyone make their creation as it is to see the final results.

There will be four 90-minute sessions on Saturday and again on Sunday. Space is limited to 6 customers per session. Don't wait to register, last year's event sold out very quickly!



**WHEN:** Saturday, November 25 – Sunday, November 26

**WHERE:** Orwell Glass, 690 Route 73, Orwell, VT  
(drive yourself event)

**TIME:**

- Session 1: 10:00 – 11:30 a.m.
- Session 2: 12:30 – 2:00 p.m.
- Session 3: 2:00 – 3:30 p.m.
- Session 4: 3:30 – 5:00 p.m.

**COST:** \$50

**INCLUDES:** Intro to glass-blowing workshop, make your own holiday glass ball and suncatcher, holiday treats

**WALKABILITY:**

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

**THIS WILL SELL OUT, RESERVE YOUR DATE AND SESSION NOW!**

## Insurance 101: *Come Hear it from an Insurance Professional*

So much is happening in our world today, and the insurance industry is no different. Why not hear it from an insurance professional? National Bank of Middlebury is partnering with Gretchen Kellogg of the Richards Group who began her insurance career 29 years ago and prides herself in educating people about insurance. Join us for this 4-part winter series. Topics include:

**PART 1** (December 5). Liability happens. Why should you consider an Umbrella policy? What is it and why do I need it?

*An umbrella policy kicks in when your basic liability limits run out. In the event of a major accident, or a liability lawsuit, you'll be glad you have the extra protection. Umbrella Policies provide peace of mind.*

**PART 2** (January 9). Your home is your biggest asset. Let's talk coverage options and replacement costs.

**PART 3** (February). Do you drive a car? Let's break down the coverage and talk claims.

**PART 4** (March). Why do you want an independent agent? Options and the importance of having it all?

As a Senior Account Manager at The Richards Group, Gretchen Kellogg appreciates being an Independent Agent, which means she has access to many companies, local and national. This helps her to tailor an insurance program that provides the best protection for her customers. Gretchen's primary goal as a trusted insurance advisor is to know and understand her clients. This approach enables her to offer tailored coverage options and provide valuable education, empowering her clients to make well-informed decisions that align with their specific requirements.



**WHEN:** December 5, January 9, February TBD, March TBD

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

**TIME:** 5:30 – 6:30 p.m.

**COST:** Free

**INCLUDES:** Seminar, light refreshments

**WALKABILITY:**

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







## Holiday Luncheon

Join us for our long-standing tradition, a Holiday Luncheon at the Middlebury Inn, where you can enjoy roasted butter and herb basted Vermont turkey with giblet and sage pan gravy, roasted pork shoulder with honey mustard glaze, whipped potatoes, braised carrots and peas, traditional stuffing and cranberry sauce... a delicious holiday meal! Don't miss this special time to visit and enjoy this festive meal together with old and new friends.

**WHEN:** Thursday, December 7

**WHERE:** Middlebury Inn

**TIME:** 11:30 a.m. – 1:30 p.m.

**COST:** \$20 per person

**INCLUDES:** Lunch with beverage and dessert, entertainment, taxes, gratuity and a small gift of appreciation

**WALKABILITY:** 

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

 **THIS WILL SELL OUT!  
RESERVE YOUR SPOT NOW!**

### Children's Event

## Make your own *Glass-blown Holiday Ball & Suncatcher*

Looking for an exciting and fun event to do with your children or grandchildren? Let them try their hand at the art of glass-blowing! Children aged 5 and older can participate in this introductory workshop and create their very own glass-blown ornament and suncatcher—with the help of their adult of course! What a great experience to have together and witness the excitement in their eyes when they see their final project. They'll enjoy a fabulous one-of-a-kind gift made just by them to be treasured forever!

New Horizons has partnered with John Chiles of Orwell Glass for a children's introductory lesson to be held in his Orwell workshop. Recommended age to participate is 5 or older. Each child will choose from a selection of bright colors for their glass ball and suncatcher and also from a wide selection of graphite molds which is pressed into the hot glass to create their suncatcher. Trust me, it's much easier than you think!

Orwell Glass was founded by Artist John Chiles whose hand-blown work has been exhibited in museums and private galleries around the world. John designs and creates functional glassware and one-of-a-kind pieces.

There will be four 90-minute sessions available on Saturday with a maximum of six children per session.

**WHEN:** Saturday, December 9

**WHERE:** Orwell Glass, 690 Route 73, Orwell, VT

**TIME:**

- Session 1: 10:00 – 11:30 a.m.
- Session 2: 12:30 – 2:00 p.m.
- Session 3: 2:00 – 3:30 p.m.
- Session 4: 3:30 – 5:00 p.m.

**COST:** \$50 per child

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



 **RESERVE YOUR SESSION  
BY NOVEMBER 25.**

## *Next to Normal* at Town Hall Theater

It has become a much-anticipated local tradition, as director Doug Anderson and Town Hall Theater team up with the Middlebury College Department of Music to present their January term production. This year's selection, *Next to Normal*, is not your typical feel-good musical, but rather a compelling and emotional rock musical that delves into the complexities of family dynamics, mental illness and the quest for normalcy. Nothing has to be perfect, just *Next to Normal*. This unflinching, powerful work won several Tony Awards and the Pulitzer Prize for Drama in 2010.

*Next to Normal* explores how one suburban household copes with crisis and mental illness. The story centers on a mother who struggles with worsening bipolar disorder and the effects that managing her illness has on her family. The musical addresses grief, depression and ethics in modern psychiatry.

Tickets don't go on sale to the general public until January. However, New Horizons customers have the opportunity to reserve their tickets in advance and receive preferred seating! We have a limited number of tickets available, make your reservations now!

**WHEN:** Saturday, January 27

**WHERE:** Town Hall Theater, Middlebury


**TIME:** 2:00 p.m.

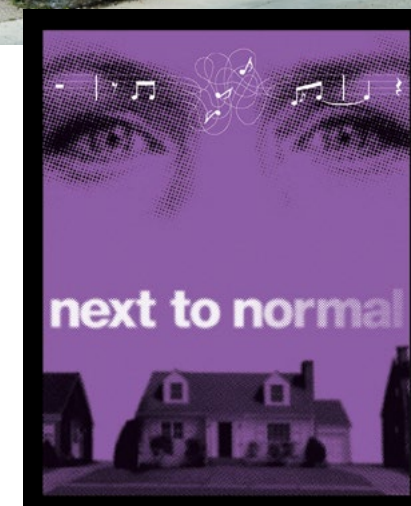
**COST:** \$30.00 per ticket

**INCLUDES:** Advance ticket purchase. Reserved preferred seating.

**WALKABILITY:** 

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

 **THIS WILL SELL OUT  
QUICKLY, MAKE YOUR  
RESERVATION NOW!**





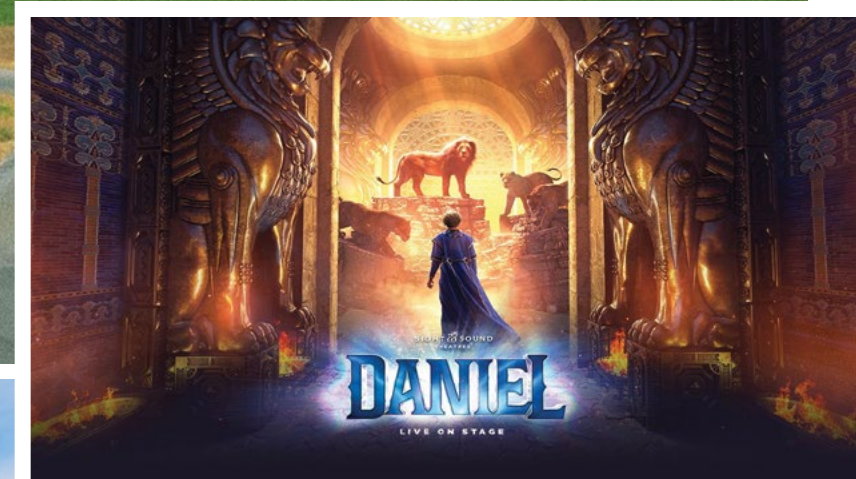


## “Founding of our Nation Tour” *Philadelphia, Gettysburg & Amish Country*

This spring, join us on a 6-day motor coach tour to Philadelphia, Gettysburg and Amish Country! Tour the most historic square mile in the U.S. See the Liberty Bell, Independence Hall, Betsy Ross House and more! Visit historic Gettysburg National Military Park, tour the hallowed battlefield and see the museum, film and massive Cyclorama painting. Gettysburg was the Civil War’s bloodiest battle and was the inspiration for President Abraham Lincoln’s immortal “Gettysburg Address.”

Explore Lancaster County, PA and find the oldest Amish communities in the country. Step back in time and enjoy a slower, more peaceful pace... one where the horse and buggy remains a primary form of transportation. Experience authentic Lancaster County Amish attractions, shopping and dining. Plus, take your reserved seat at the panoramic Sight & Sound’s Millennium Theatre.

**DISCOVER ALL OF THIS AND MORE THIS COMING JUNE 3 – JUNE 8, 2024.**







# Cybersecurity Awareness

Follow these top tips to stay safe online!

## USE STRONG PASSWORDS...

- Long: At least 16 characters
- Complex: Use upper and lowercase letters as well as numbers and symbols
- Unique: Use a different password for each account

## USE A PASSWORD MANAGER...

Password Managers can:

- Store all your passwords
- Tell you when you have weak or re-used passwords
- Generate strong passwords for you
- Automatically fill login info on sites and apps

## TURN ON MULTIFACTOR AUTHENTICATION...

Multifactor authentication provides extra security by verifying your identity when logging into accounts, like entering a code sent to your phone or generated by an authenticator app.

## RECOGNIZE AND REPORT PHISHING...

Common signs of a phish include:

- Urgent/alarming language
- Requests for personal or financial info
- Poor writing or misspellings
- Incorrect email addresses or links

Spot a phish? Mark as spam or junk, then delete it

## UPDATE YOUR SOFTWARE...

Software updates ensure your devices are protected against the latest threats. Turn on the automatic updates in your device's or app's security settings!

# Do you know what *Artificial Intelligence (AI)* is and how to protect yourself from AI fraud?

## WHAT IS AI?

AI is a machine's ability to perform the cognitive functions we associate with human minds, such as perceiving, reasoning, learning, interacting with an environment, problem solving and even exercising creativity.

## WHAT IS CHATGPT?

An artificial intelligence chatbot developed by OpenAI and released in November 2022. It has been fine-tuned for conversational applications using both supervised and reinforcement learning techniques.

## WHAT ARE THE RISKS OF CHATGPT?

Bad actors facilitating fraudulent activities, harmful information gathering, private data disclosure, malicious text generation, malicious code generation and offensive content production.

## WHY WOULD SOMEONE USE AI FOR FRAUDULENT PURPOSES?

Speed and efficiency, anonymity, evasion of detection, personal gain, automation scams, generating fake or misleading information, spoofing phone numbers or email addresses, generating fake documents, impersonation and increased sophistication of attacks.

## STEPS TO TAKE TO HELP PREVENT AI FRAUD:

- Use strong security measures, such as using unique passwords for all accounts, enabling two-factor authentication and keeping all software and security protocols up to date.
- Be cautious about sharing personal information. Verify the authenticity of information and communications. Don't be afraid to ask for escalated confirmation, for example upgrading from chat to phone or video.
- Be skeptical of information and communications that seem suspicious or too good to be true and take steps to verify their authenticity before acting on them.
- Educate yourself about the common signs of fraudulent activity, such as unsolicited requests for personal information or offers that seem too good to be true.

AI Chats will not be utilized by NBM employees for business purposes or to generate responses to customers. No confidential customer data or organizational data is to be shared via AI Chats.

Source:  
[www.google.com/amp/s/www.zdnet.com/google-amp/article/6-major-risks-of-using-chatgpt-according-to-a-new-study/](https://www.google.com/amp/s/www.zdnet.com/google-amp/article/6-major-risks-of-using-chatgpt-according-to-a-new-study/)



## Fraud Alert: phone number spoofing

Scammers are spoofing the Bank's phone number and calling customers claiming to be from National Bank of Middlebury and asking for personal information.

The scammer will often reference publicly available information such as phone numbers, email addresses or street addresses. They may present the first 5 to 8 digits of your debit card number and request that you verify the remaining numbers. They are also asking for account numbers, social security numbers and digital banking credentials.

This is not information the Bank would ask for. If you are not expecting a call from NBM and receive a call asking for information please hang up and call us directly at 802-388-4982 to determine if we were truly calling.