



NEW HORIZONS

Travel & event opportunities for all ages

APRIL 2023

Hello friends,

Spring has sprung, or so I thought when writing this! I was happy that our winter had been fairly mild until Mother Nature decided that we needed a few good storms to make it white again. Note to self...when your flight attendant welcomes you to Alaska instead of Vermont in March, you know we have a lot of snow!

I'm excited for the events we have planned for the coming months: fraud seminars, Children's Author and Illustrator Ashley Wolff's storybook reading and craft, cooking classes, Shred Day, Quebec City tour, gardening classes, Montreal Cirque du Soleil, an amazing tour to the Canadian Maritimes, glassblowing classes in the fall and so much more!

The planning never stops, and I'm always looking for new ideas in our local area or further away. Please reach out to me with any ideas you may have or people you may know that I can connect with.

I hope you enjoy my newsletter, and I really hope to see you at one of our upcoming events.

As always, don't forget to check out our website periodically for updates on any new or upcoming events in-between newsletter mailings.



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

UPCOMING EVENTS

Business Fraud Seminar	April 12
Planning for Your Future Health Care Needs	April 17
Ashley Wolff—Children's Author/Illustrator Storybook Reading and Craft	April 26
Culinary Experience at Café Provence	May 18
Succulent Workshop—Marijke's Perennial Gardens	June 6
Shred Day	June 10
Magnifique Québec City Tour (SOLD OUT)	June 13-16
Cirque du Soleil—ECHO (SOLD OUT)	June 25
Growing Small Fruits in Your Garden	July 11
Lake Monsters Family Fun Night	July 15
Neshobe Golf Club Scramble	July 17
Garden Tour—Pollinators and Pollinator Plants in Action	August 15
Maritime Magic—Nova Scotia, PEI & New Brunswick	August 24-31
Glass Blowing	Fall 2023
Kick off the Holidays in NYC	November 17-20
Alaska Land & Sea	Summer 2024





How to *sign up for events*


Call any branch to register, or visit 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

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 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.

Tap into your home's equity with a

HOME EQUITY LINE OF CREDIT
or FIXED HOME EQUITY LOAN

Reserves or security blanket
for unexpected expenses

Home and energy
improvements

Large purchases

Tuition

Call us today to
find the right
program for you,
or apply online at
nbmvt.com

News from the bank:

Meet Emily Baslow



Emily Baslow has been with us since 2019. She came as a customer service representative and teller at our Route 7 Office, and she is now our business account & service specialist. Her business banking knowledge is extensive, and she is a great resource for help with online banking, Positive Pay, ACH origination, and more.

Emily is happy to be out in the community visiting businesses and meeting one-on-one to make sure your needs are met. In addition to her business role, Emily is also a big help with the bank's School House Savings program.

In her free time, Emily enjoys being outside, reading, and traveling. She loves and strives to shop local for unique products rather than purchasing the mass-produced items you find at box stores. Emily lives in Bristol with her fiancé and their two-year-old daughter.

Emily would love to hear from you! Reach out to her for all your business banking needs: ebaslow@nbmvt.com or 802-388-1494.



SECURE Act 2.0 What you need to know

Beginning in January 2023, the SECURE Act 2.0 is now law. The law builds on earlier legislation and adds several changes surrounding retirement savings and planning. The bill has a little something for everyone, whether you're nearing/in retirement, or in earlier accumulation years. Not all changes go into effect in 2023, but many of these updates are positive for retirement savers. Here is a summary of some of the major updates.

RMD CHANGES

Starting in 2023, the age at which owners of retirement accounts must start taking required minimum distributions (RMDs) will increase from 72 to 73. So, individuals will now have an additional year to delay taking a mandatory withdrawal from their pre-tax retirement accounts. Further, the penalty for failing to take an RMD will decrease to 25% of the RMD amount not taken. This is down from the previous 50%. It's also possible to get that penalty down to 10%. Additionally, Roth accounts in employer retirement plans will be exempt from the RMD requirements starting in 2024.

MATCHING FOR ROTH ACCOUNTS

Beginning in 2023, employers can provide employees the option of receiving matching contributions to Roth accounts. Previously, matching in employer-sponsored plans were made only on a pre-tax basis. Contributions to a Roth retirement plan are made after-tax, which allow for earnings to grow tax-free. Note that the employer Roth contribution will be seen as taxable to the employee in the year received.

529 COLLEGE SAVINGS PLANS

After 15 years, 529 college savings plan assets can be rolled over to a Roth IRA for the beneficiary. This is subject to annual Roth contribution limits and a lifetime limit of \$35,000. The amount rolled over goes towards the annual Roth IRA contribution limit. This can potentially relieve the concern that some parents or grandparents have about children not using 529 funds and gives an additional attractive avenue to use excess funds for the child's benefit.

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@cfsgtrust.com.**

Microsoft scams

Microsoft **does not** reach out to individuals to provide unsolicited computer or technical support.

- If you receive a phone call claiming to be from Microsoft or see a pop-up window on your computer with a warning message and a phone number to call, **do not** act on it.

To stay safe when online, use the following guidelines.

DO NOT:

- Call the phone number provided
- Click on the pop-up
- Provide any personal information

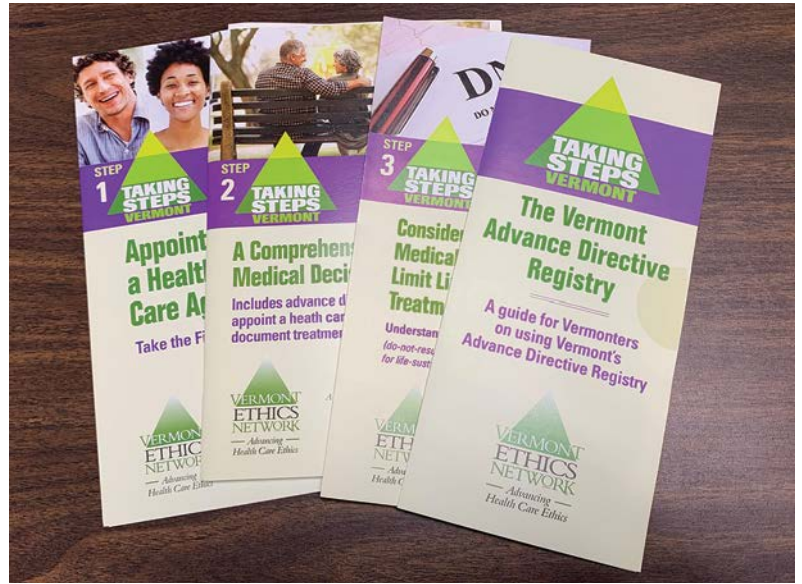
IF YOU DID ONE OF THE ABOVE ITEMS:

- Disconnect your computer or device from the internet
- Contact a local computer professional to have your computer reviewed for viruses and other harmful items

WHAT TO DO IF YOU DID PROVIDE PERSONAL INFORMATION:

- Contact your bank immediately to restrict your accounts and online banking profile
- Work with your bank to take necessary steps to keep you safe—this could include closing your account or online banking profile





Make Your Wishes Known *Planning for Your Future Health Care Needs*

Who will make medical decisions for you if you are unable to speak for yourself? Have you appointed a health care agent who can do this for you? Did you know that in the state of Vermont, your spouse is not necessarily the person who would be chosen to speak for you?

Please come and discuss these questions, and more, with Deborah Wesley, RN, CEO of Addison County Home Health and Hospice and Stephanie Corliss, LICSW on Monday, April 17. We will also discuss whether Advance Care Planning documents completed in another state are valid in Vermont, whether there are any special considerations if you or your loved one develops dementia, and whether you should complete a COLST form with your primary care provider.

National Healthcare Decisions Day is April 16. Let us help you get you started on Advance Care Planning, or help you increase your knowledge on Monday, April 17, at National Bank of Middlebury. Making your loved ones aware of your wishes is one of the best gifts you can give them!

WHEN: Monday, April 17

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

TIME: 5:30 – 6:30 p.m.

COST: Free

RSVP: Email Kim Richards at krichards@nbmvt.com or call 802-388-1632



**RESERVE YOUR SPOT
BY APRIL 14!**

Children's Author/Illustrator Event: *Ashley Wolff—Spring is here and our world is bursting with color!*



Looking for a fun activity to share with your young children or grandchildren? Then this is the event for you!

We are excited to partner with Ashley Wolff, Author and Illustrator of over 70 children's books for a two-hour author visit. Included is a storybook reading of Ashley's picture book, *Baby Bear Sees Blue*, a simultaneously cozy and dramatic story of an adorable bear cub and his mother. Following the reading, the children will have fun creating their own piece of 'Beary' colorful collage artwork to take home with them!

Ashley Wolff has been an artist since she declared herself one at the age of 5. She grew up in Middlebury, Vermont and holds a BFA from Rhode Island School of Design. Ashley is the author and/or illustrator of over 70 children's picture books, including WILDFIRE!, How to Help a Pumpkin Grow, Baby Bear Sees Blue, Baby Beluga, and the Miss Bindergarten Series.

Ashley teaches writing, drawing, and introduction to media in the Children's Picture Book Writing & Illustration MFA, certificate programs at Hollins University, and online classes.

One of Ashley's favorite pastimes has been traveling to schools all over the US and several continents, speaking to children about writing, drawing, and using their passion and imagination to help them find their own paths to the future.

We hope you will join us for this creative children's event. Children of all ages and their caregivers are welcome!

WHEN: Wednesday, April 26

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

TIME: 10 a.m. – noon

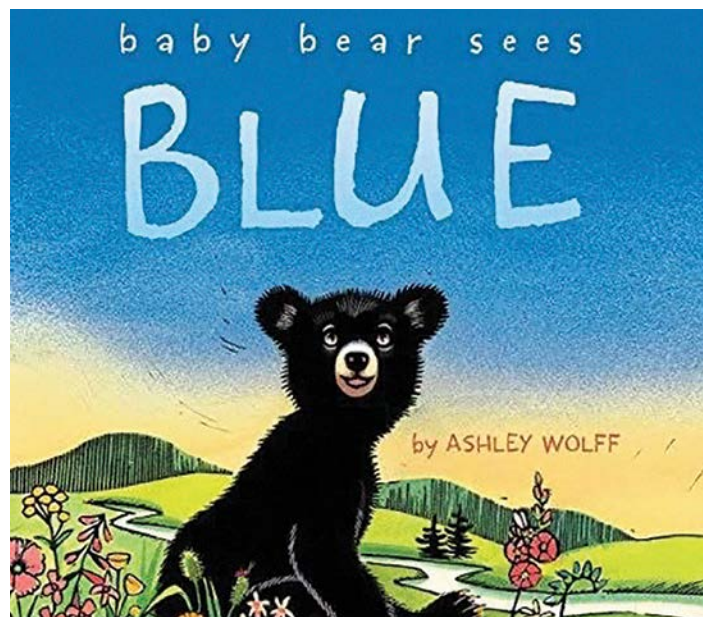
COST: Free

INCLUDES: Story time with Ashley, craft project, light refreshments.

WALKABILITY: 🦶

RSVP: Email Kim Richards at krichards@nbmvt.com or call 802-388-1632

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





Culinary Experience at *Café Provence*

Join us for a culinary experience with Chef Robert Barral, co-owner of the Café Provence. This event will include a cooking demonstration and meal in his culinary theater. The menu for the cooking class will include a Mediterranean crepe with lemon butter sauce, Café Provence sea food stew with saffron risotto, and Café Provence chocolate bomb with caramel sauce. A meal sure to make your mouth water!

Chef Robert is originally from the Languedoc area of France. His culinary path landed him in key positions at some of the finest restaurants in the world. When offered the position of executive chef at the New England Culinary Institute, Chef Robert decided to make his move to the Green Mountains. From his on-air spots with WCAX-TV to his cooking classes held in his restaurant at Café Provence, he shares his knowledge of the classic French techniques used to make many of the restaurant's entrees and desserts with students and chefs of all abilities.

New Horizons is excited to partner with Chef Robert to bring you this amazing culinary experience.

Pssst... This would be a great gift idea for Mother's Day! Learn how to create an amazing meal, enjoy the different flavors and most importantly, enjoy this culinary experience together. Don't wait to register, this will sell out!

WHEN: Thursday, May 18

WHERE: Café Provence, 17 Center Street, Brandon, VT
(drive yourself event)

TIME: 5:30 – 8 p.m.

COST: \$60 per person

INCLUDES: Light hors-d'oeuvres, cooking class/tasting.

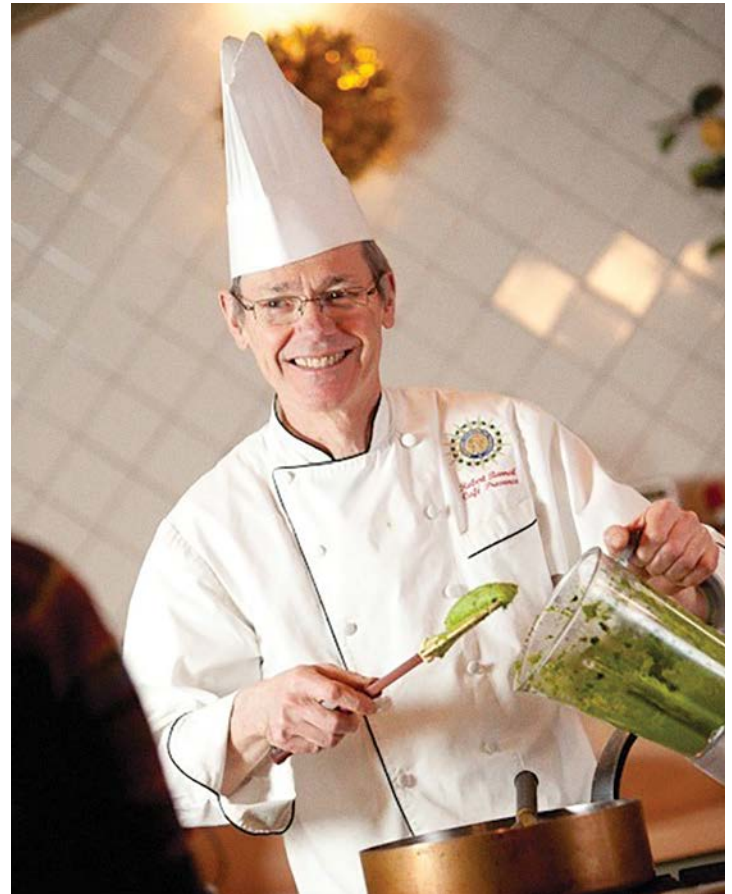
NOT INCLUDED: Transportation, alcoholic beverages
(purchase at your own expense).

WALKABILITY: 

RSVP: Please contact Kim Richards at
krichards@nbmvt.com or 802-388-1632



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



Workshop

The Secrets of Creating Your Own Succulent Garden Container

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.



WHEN: Tuesday, June 6

WHERE: Marijke's Perennial Gardens Plus—1299 Robert Young Rd., Starksboro, VT 05487 (drive yourself event)

TIME: 10 a.m. – noon

COST: \$40

INCLUDES: Workshop, potting mix and plants, Dutch treats, ice tea & lemonade.

WALKABILITY: 

RSVP: Email Kim Richards at krichards@nbmvt.com or call 802-388-1632

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





Shred Day

NBM's annual Shred Day will take place on Saturday, June 10, at our Middlebury Drive-Up location at 15 Seymour Street, Middlebury. This will be a drive-thru event, bank personnel will assist in removing your 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. Items carrying your shreddables will be returned to you.

WHEN: Saturday, June 10

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

TIME: 9 a.m. – noon

INCLUDES: Up to two boxes

COST: Free





Lake Monsters Family Fun Night

We are excited to offer a family fun night with Burlington's own Lake Monsters! Join us at Centennial Field on Saturday, July 15 for a fun baseball game between the Lake Monsters and Norwich Sea Unicorns (Norwich, CT).

Enjoy premium field level seats in the DUGOUT DECK reserved for you and your families!



WHEN: Saturday, July 15

WHERE: Centennial Field—287 Colchester Ave.,
Burlington, VT 05401
(drive yourself event)

TIME: 6 p.m. game

COST: \$30 per person

INCLUDES:

- Premium field level seats in the DUGOUT DECK
- Fully catered meal for each person: Cheeseburger or 2 hotdogs, cookies, chips & soft drink or water
- \$15.00 in Ballpark Spending Money for each person (good for beer, wine, desserts, kids Fun Zone entry...anything at the ball park!!!!)
- Fireworks – post game (weather permitting)

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

WALKABILITY:  

* Payment in full due at registration.



**ONLY 42 SEATS,
RESERVE YOUR SPOT NOW!**



Workshop

Growing Small Fruits in Your Garden

Come and learn how to grow small fruits in Vermont. There are fruits for even the smallest gardens.

Marijke grows a large variety of small fruits and says, “there is so much pleasure growing these. The fragrant spring flowers attract bumble bees and honey bees, the berries are delicious for snacking and freezing. People and birds love them! In addition, some of the fruits produce stunning fall colors! And, most of all, could you shop more local than in your own gardens? Why not give it a try?”

Mother Nature (and birds) permitting, we will be able to taste fresh gooseberries, currants, raspberries, alpine strawberries, and blueberries. Also, there will be a sample tasting of last season’s black currant jam, a favorite in many European countries!

WHEN: Tuesday, July 11

WHERE: Marijke’s Perennial Gardens Plus—1299 Robert Young Rd., Starksboro, VT 05487 (drive yourself event)

TIME: 10 a.m. – noon

COST: \$14

INCLUDES: Presentation, sampling of berries and a small fruit plant (weather and crop dependent), Dutch treats, tea & lemonade.

WALKABILITY: 

RSVP: Email Kim Richards at krichards@nbmvt.com or call 802-388-1632



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

Neshobe Golf Club Scramble

Calling all golfers of all abilities... beginners, intermediates, and pros! Please join NBM on Monday, July 17 at Neshobe Golf Club in Brandon, VT for a fun and exciting 4-person scramble and BBQ lunch! What is a golf scramble you ask? It is a golf format where four players form a team and all contribute to the score of the whole, rather than the score of each individual. This strategy makes it very fun as everyone, of any abilities, can contribute to the game. This also speeds the game up so that it doesn't consume a large portion of time.

You do not need to register as a 4-person team, anyone can register as an individual! Teams will be formed based on your golf handicap (a number which provides an indication of your playing ability). Tee-off is at 1:00 p.m. for everyone, for example—Group 1 would start from hole 1, Group 2 from hole 2, etc.

I hope you can join us for a fabulous day on a beautiful golf course with a delicious BBQ lunch and the camaraderie of new and old friends in your community!

WHEN: Monday, July 17

WHERE: Neshobe Golf Club—224 Town Farm Rd.,
Brandon, VT 05733
(drive yourself event)

TIME: 12 p.m. – 4:30 p.m. approx. (1:00 tee off time)

COST: \$65

INCLUDES: Golf scramble, golf cart, BBQ lunch—
burgers, hotdogs, chicken, salad,
cookies, water.

WALKABILITY:  

RSVP: Email Kim Richards at krichards@nbmvt.com
or call 802-388-1632



**RESERVE YOUR
SPOT BY JULY 10!**





Garden Tour

Pollinators and Pollinator Plants in Action

Birds, bees, butterflies, and native plants have co-evolved over thousands of years. They depend on each other for survival. 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. August is a busy pollinator month. Come and observe lots of interaction in her extensive pollinator gardens. Bring your questions!

This tour will interest gardeners as well as non-gardening nature admirers! Come find out for yourself and enjoy this special guided tour for inspiring and valuable information on planting gardens that you can enjoy all season!

"Magical, inspirational, different, heavenly, whimsical, paradise, a wonderful community of plants, bees, birds, and animals" ...are some of the comments of visitors to Marijke's Perennial Gardens Plus, located in South Starksboro, Vermont.

Whether you are visiting her gardens for ideas, knowledge, or are wanting to add to your own gardens, there is something for everyone. You can make purchases from a wide selection of hardy field-grown perennial plants, herbs, indoor succulents, and much more.

Born in Amsterdam, Netherlands, Marijke inherited the Dutch passion and traditions for gardening and nature. 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. She is a member of the board of directors for the Vermont Nursery and Landscape Association, a member of the Vermont Flower Show committee and Central Display committee. Marijke 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, August 15

WHERE: Marijke's Perennial Gardens Plus—1299 Robert Young Rd., Starksboro, VT 05487 (drive yourself event)

TIME: 10 a.m. – noon

COST: \$13

INCLUDES: Garden tour, ice cream social, tea & lemonade, time on your own to explore.

NOT INCLUDED: Transportation, this is a drive yourself event.

RSVP: Email Kim Richards at krichards@nbnmvt.com or call at 802-388-1632

WALKABILITY:  

 **ONLY 18 SPOTS AVAILABLE, RESERVE YOUR SPACE NOW!**

Maritime Magic

Nova Scotia, PEI & New Brunswick

Join us for a scenic and history-infused journey through Nova Scotia, Prince Edward Island and New Brunswick! Enjoy Deluxe Coach accommodations from Middlebury to Montreal, take a direct flight into Nova Scotia's seaport capital, Halifax, the world's second largest natural harbor. Highlights on tour include: Peggy's Cove Lighthouse, Halifax city tour, Prince Edward Island, Charlottetown City tour, Anne of Green Gables, PEI Falconry experience, Hopewell Rocks, the highest tides in the world, Acadian Kitchen Party & Grand-Pré Historic Center, and so much more.

WHEN: August 24–31

WHERE: Nova Scotia, Prince Edward Island & New Brunswick

COST: \$4598.00 p/p double
\$5390.00 p/p single

INCLUDES:

- 7 nights lodging
- 3 nights hotel accommodations
- 14 meals—7 breakfasts & 6 dinners including 1 Lobster dinner cruise
- All attractions, admissions, and fees as outlined in the flyer
- Applicable lodging and meal taxes and gratuities
- 8 days professional guide service
- 8 days deluxe motor coach transportation
- Gratuities for the professional tour guide and motor coach driver
- Round trip airfare from/to Montreal and Halifax, Nova Scotia
- Round trip airport transfer to/from Montreal with Premier Coach Lines
- Cancellation Protection Waiver (cancel for any reason up to 48 hours before departure)
- On-Trip Pro travel insurance protection
- Fully escorted by an NBM representative

WALKABILITY:   

RSVP: Email Kim Richards at krichards@nbmvt.com or call at 802-388-1632





NEW HORIZONS

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

Member
FDIC

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

featured
EVENT

baby bear sees

BLUE

by ASHLEY WOLFF

Ashley Wolff

Children's author/
illustrator storybook
reading and craft



**SEE INSIDE
FOR DETAILS!**