



NEW HORIZONS

NOVEMBER 2022

Hello friends,

It's so hard to believe we are nearing the end of 2022! Where did summer go? As we get older, is it true that time passes by more quickly? Remember when we were children, it seemed like an eternity between Christmas or birthdays or summer vacation but now as adults they seem to roll around all too quickly! So next time you're thinking of taking that trip, hopefully with NBM, you won't hesitate to do it. Don't let time get away from you; do the things you enjoy the most.

This year I enjoyed seeing lots of familiar and new faces at our events. It was great to tour again too. We saw some of the most beautiful scenery in Niagara Falls, and at long last—we made it to Ireland! We learned so much about the dramatic history of Ireland, visited the most beautiful countryside, and yes, I kissed the Blarney Stone! I guess that means I now have the gift of eloquence and persuasiveness.

With the holidays right around the corner, so is our annual Holiday Luncheon at the Middlebury Inn! I also have added an exciting workshop—have you ever been mesmerized by the art of glass blowing? Now is your chance to take an introductory class in glass blowing and create your very own glass holiday ball and suncatcher, a great gift idea for the holidays!

I have been very busy planning some great tours for 2023. If you haven't joined us on a tour or attended one of our events, you're missing out! There is no better time than now to get involved with New Horizons. So, invite your family, your friends or come solo and leave the rest of the planning to us! I promise you won't be disappointed. New Horizons is all about YOU and offers a great benefit that you won't find at any other bank in our area!

If you see an event that catches your eye, I can't stress enough to register EARLY! Most events require a minimum number of participants and early deadlines to cancel without penalties. By waiting to register, the event risks being cancelled due to not enough participation.

As always, don't forget to check out our website periodically for updates on new or upcoming events. I can't wait for more adventures together!



KIM RICHARDS
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802-388-1632

UPCOMING EVENTS

Travel Presentation: America's Music Cities Tour.....	November 30
Travel Presentation: Maritime Magic—Nova Scotia, PEI & New Brunswick	December 5
Holiday Luncheon	December 7
Make Your Own Holiday Glass-blown Holiday Gifts	December 17 & 18
Fun Home at Town Hall Theater	January 29, 2023
Magnifique Québec City Tour	June 13-16, 2023
Maritime Magic—Nova Scotia, PEI & New Brunswick	August 24-31, 2023
America's Music City Tour	October 1-8, 2023




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

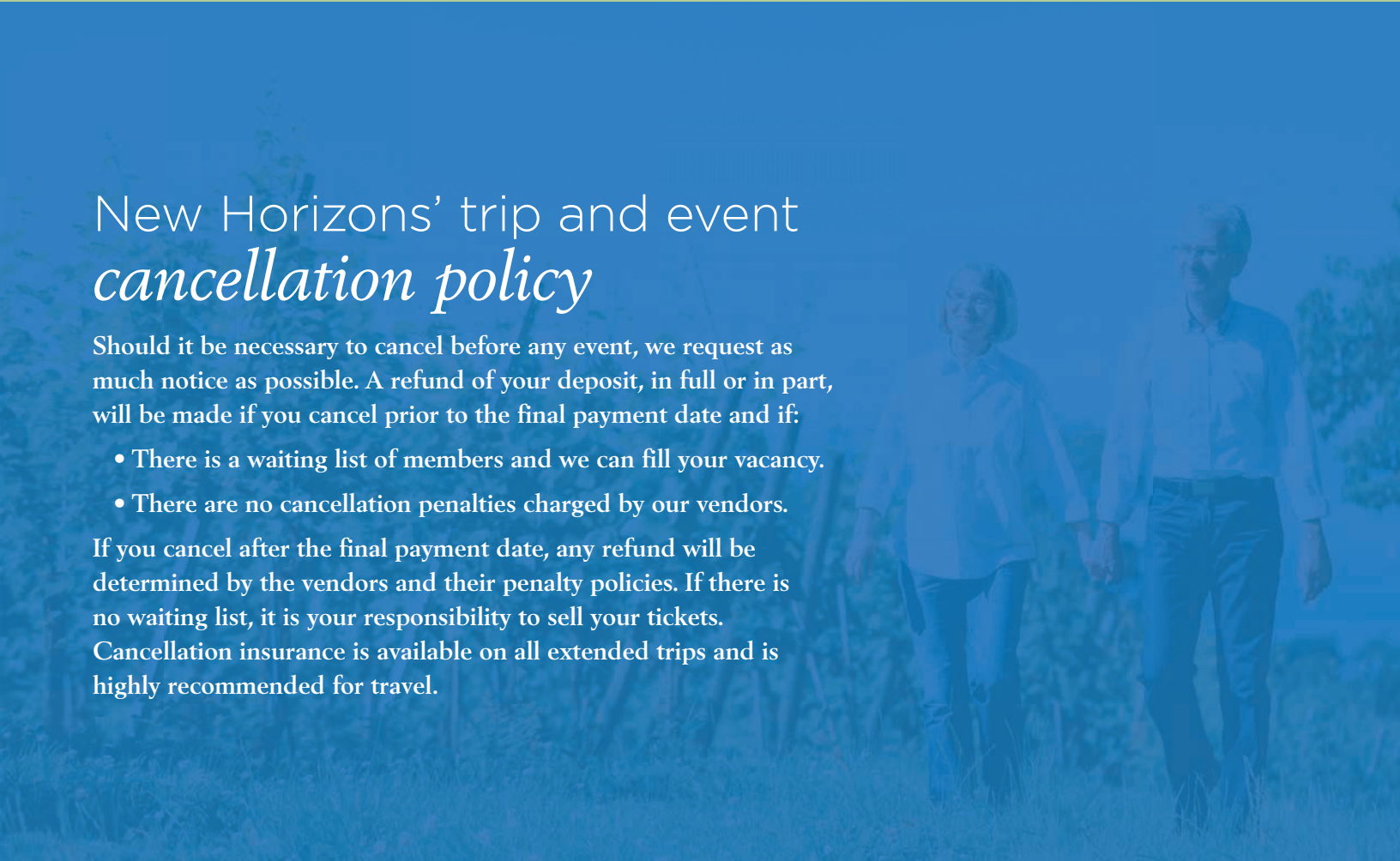
New Horizons' trip and event *cancellation policy*

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.



NBM *Card Control*

Putting you in control of your debit card

Manage and protect your debit card with the NBM Card Control App—an Android and Apple iOS compatible app that gives you an extra level of control over your debit card.



● Card Control let's you:

- TURN YOUR DEBIT CARD ON OR OFF**
- SET UP ALERTS AND CONTROLS ON YOUR DEBIT CARD**
- SUBMIT TRAVEL NOTIFICATIONS**
- VIEW RECENT AND PENDING TRANSACTIONS**
- VIEW ACCOUNT DETAILS**

News from the bank:

Sarah Morris joins our Board of Directors

NBM is pleased to announce Sarah M. B. Morris as our newest director.



Sarah Morris is a fifth-generation hotelier at Basin Harbor, a seasonal resort on the shores of Lake Champlain. She holds management experience in resorts, private clubs, and restaurants, with specific experience in resource management in seasonal business, guest service, sales and marketing, and food and beverage management. She currently volunteers on several boards including the New England Inns and Resorts Association, Vermont Business Roundtable, Vermont Lodging Association, Vermont Tourism Summit, Lake Champlain Regional Chamber of Commerce, and the Lodging Council for the Vermont Chamber of Commerce. Sarah holds a B.S. in Hotel Administration from Cornell University.

Sarah and her husband live in New Haven, VT. Her interests include travel, gastronomy, and the great outdoors. Upon election to the board, Sarah expressed, "National Bank of Middlebury and Basin Harbor both share a long history of contributing to our local economy. I am proud to join the board of this historic institution with an eye toward the future."



Protecting Your Social Security Number



A Social Security Number is like cash; once it is out in the world you can't take it back. It is important to protect your Social Security Number so it doesn't fall into the wrong hands. Scammers use stolen Social Security Numbers to extend credit, file fraudulent tax returns and apply for fraudulent government benefits just to name a few.

IF YOU RECEIVE A CALL, TEXT OR EMAIL THAT...

- Threatens to suspend your Social Security Number
- Warns of arrest or legal action
- Demands immediate payment
- Request payment by gift card or cash
- Pressures you for personal information
- Threatens to seize your bank account

... **it is a scam!** Don't act. Don't provide your social security number or even the last four digits. The Social Security Administration will not threaten or pressure you to take immediate action.

WHEN MIGHT YOU NEED TO SHOW YOUR SOCIAL SECURITY CARD?

- Evidence for work
- Evidence for the Department of Motor Vehicles when obtaining a Driver's License
- For benefits such as food assistance and health insurance
- For tax purposes

HOW TO PREVENT IDENTITY THEFT BY WAY OF SOCIAL SECURITY NUMBER:

- Don't carry your social security card on you
- Don't say your Social Security Number out loud in public
- Beware of phishing scams that could trick you into providing your Social Security Number to a fraudster

If you feel you have been a victim of fraud or if you've provided your Social Security Number to someone you later think is a fraudster, contact the Federal Trade Commission and the credit bureaus.

- Federal Trade Commission
1-877-IDTHEFT (1-877-438-4338)
- Equifax 1-800-685-1111
- Experian 1-888-397-3742
- TransUnion 1-888-909-8872

2023 BANK HOLIDAY SCHEDULE

New Year's Day (observed) ...	Monday, January 2
Martin Luther King Day	Monday, January 16
Presidents' Day	Monday, February 20
Memorial Day	Monday, May 29
Juneteenth	Monday, June 19
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Indigenous Peoples' Day	Monday, October 9
Veterans' Day	Saturday, November 11
Thanksgiving Day	Thursday, November 23
Christmas Day	Monday, December 25

The Importance of Local Financial Advice

Here at Community Financial Services Group, we are proud of our local roots and ability to provide quality financial planning and investment management right here in the community. For over two decades, we have been offering our services as a Vermont-based wealth management and trust company.

The value this creates for our clients is immense. CFSG clients know they can call and speak to their advisor at any time, or come in and meet with their advisor here in the community. This gives a tremendous amount of peace of mind and accessibility to their financial plans and investment management. This paired with the backing of National Bank of Middlebury creates a truly unique approach to wealth management and banking that I am proud to offer. This is especially important during choppy economic times and uncertainty. It's increasingly important for clients to see a familiar face and hear calming words they can rely on.

Unfortunately, this kind of personal and local approach to wealth management is less common than it once was. In a time where some institutions are choosing to move client servicing and advice outside of Vermont, CFSG stands committed to our local, approachable, and fiduciary approach to working with our clients.

If you value a partnership with a local wealth advisor, you may contact me for a free consultation at 802-388-6948 or by email at pvalente@cfsitrust.com. We are here to help.



At Community Financial Services Group (CFSG), we can guide you through the financial planning process and customize an investment & planning approach that meets your needs and goals while keeping concerns about volatility and risk management in mind.

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



Travel Presentation: *America's Music Cities Tour*

Enjoy a finger-snapping, toe-tapping time on a seven-night tour of America's most famed musical cities - New Orleans, Memphis and Nashville. Experience New Orleans, where jazz, food and fun are always on the menu! Choose how you explore New Orleans – by foot or by coach. Discover Mardi Gras World where the massive parade floats are crafted. Enjoy Memphis, “birthplace of the blues.” Choose how you connect with Memphis's history—tour Elvis Presley's Graceland or follow the last march of Martin Luther King. Next, roll along the Music Highway to Nashville—the “Music Capital of the World.” Tour the historic Ryman Auditorium, the original home to the Grand Ole Opry. See where country legends recorded hit tunes at RCA Studio B. Explore the Country Music Hall of Fame, the world's largest museum of popular music and vast collections of memorabilia, costumes, recordings, and

instruments. Enjoy reserved seats at the Grand Ole Opry in Nashville. You'll be hummin' and strummin' long after you've returned home.

To learn more about this tour, join us for a presentation with our Collette Vacations travel representative.

WHEN: Wednesday, November 30

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

TIME: 6:00–7:00 p.m.

COST: Free

INCLUDES: Presentation and light snacks

WALKABILITY: 

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





Travel Presentation: *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 on this 7 night tour August 24-31, 2023! Fly from Montreal and arrive in Nova Scotia's seaport capital, Halifax, the world's second largest natural harbor. Highlights include: Peggy's Cove, Hopewell Rocks in the Bay of Fundy, the Acadian Coast, 'kitchen party' at Le Pays de la Sagouine, PEI Island Falconry, lobster cruise where you help pull in traps, hear the history and significance of lobster fishing, learn how to cook, crack and eat your own lobster – the New Brunswick way. Maybe you have dreamt of visiting the inspiration behind Lucy Maud Montgomery's classic novel, "Anne of Green Gables", then this is a perfect trip for you!

Join us for a presentation to learn all about this amazing tour to one of the most stunning places on the planet!

WHEN: Monday, December 5

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

TIME: 5:30 p.m.–6:30 p.m.

INCLUDES: Presentation and light refreshments

WALKABILITY: 

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



**RESERVE YOUR SPOT
BY DECEMBER 2.**



What Have We Been Up To?



Holiday Luncheon

Join us for our long-standing tradition of the 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: Wednesday, December 7

WHERE: Middlebury Inn

TIME: 11:30 a.m.–1:30 p.m.

COST: \$20.00 per person

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

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

WALKABILITY: 



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

Make Your Own *Glass-blown Holiday Gifts*

Looking for a unique holiday gift this season or maybe something to add to your own holiday collection? 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. You will then create your very own glass ball ornament and suncatcher! You can choose from a selection of bright colors and a wide selection 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 mesmerizing to watch a skilled glass blower.

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 1 ½ hour sessions on Saturday and again on Sunday.

 **SPACE LIMITED: ONLY 6-8 PER SESSION, RESERVE YOUR SPOT NOW!**

WHEN: Saturday, December 17 and Sunday, December 18

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

TIME: 10:00–11:30 a.m., 11:30 a.m.–1:00 p.m., 1:00–2:30 p.m., 2:30–4:00 p.m.

COST: \$45.00

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

NOT INCLUDED: Transportation, this is a drive yourself event

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

WALKABILITY: 





Fun Home at *Town Hall Theater*

It has become a much-anticipated local tradition, as director Doug Anderson and Town Hall Theater team up with Middlebury College Music for the 15th year to present FUN HOME!

Winner of the 2015 Tony Award for Best Musical, FUN HOME is one of the few musicals nominated for a Pulitzer Prize. It is a refreshingly honest, wholly original musical about seeing your parents through grown-up eyes.

The Winter Term musical always sells out quickly, but New Horizons gets advance tickets, and reserved preferred seating.

WHEN: Sunday, January 29, 2023

WHERE: Town Hall Theater, Middlebury, Vermont

COST: \$30.00

INCLUDES: Ticket and reserved preferred seating

WALKABILITY: 

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





Magnifique *Québec City Tour*



**\$200.00 DEPOSIT PER PERSON
DUE UPON REGISTRATION**

Spend three nights in magnifique Québec City, a designated UNESCO World Heritage Site. It's the only walled city in the Americas north of Mexico. Arrive at our 4-star Hôtel Manoir Victoria. Enjoy a delicious welcome dinner at Québec's Grande Dame: Fairmont Le Château Frontenec.

Join our local step-on guide for a city tour. Highlights include the Plains of Abraham, Grande Allée, Le Quartier Petit Champlain, Place d'Armes, Place Royal and more! Take a guided tour of La Citadelle de Québec, a National Historic Site and the largest British fortress in North America. Return to the hotel to enjoy the rest of the day on your own. Have dinner, ride the Funicular, or do some shopping and exploring.

Today is a full day of touring with our local step-on guide. Visit to the Albert Gilles Copper Art Museum, before seeing his handiwork firsthand at Sainte-Anne-de-Beaupré Basilica. Our guide will give us a tour of this beautiful church. Continue to Ile de Orleans, the "Gardens of Québec" and enjoy an included farewell lunch at Le Moulin de St-Laurent. Take a scenic drive around the tip of Île d'Orléans before visiting the beautiful Montmorency Falls. At 27 stories tall, the falls are almost double the height of Niagara Falls. Take an Aerial Tram Ride to the top for the most spectacular views with time to walk across the bridge of the falls. This evening is at leisure.

After breakfast we will waive au revoir, merci Québec City for a fabulous time!

WHEN: June 13–16, 2023

WHERE: Québec City

COST: \$1298.00 per person, double occupancy
\$1698.00 per person, single occupancy

INCLUDES:

- 3 nights' hotel accommodations
- 5 meals: 3 breakfasts, 1 lunch, 1 dinner
- Montmorency Falls Aerial Tram Ride
- Albert Gilles Copper Art Museum and Saint-Anne-de-Beaupré Basilica
- Guided Québec City Tour
- Roundtrip portorage at hotel (one piece per person)
- Gratuities for step-on guide and coach driver
- Fully escorted by an NBM representative

NOT INCLUDED: Travel Insurance, but optional and highly recommended. Please contact Kim for details.

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

WALKABILITY: 

(23 stairs to hotel lobby, cobblestone streets)



NEW HORIZONS

New Horizons
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Member
FDIC

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



Make your
own holiday
*glass ball &
suncatcher*



SEE INSIDE
FOR DETAILS!