



NEW HORIZONS

A P R I L 2 0 2 0

Dear friends,

This newsletter was originally created in February to be mailed out the beginning of April. As you are all well aware, a lot has changed in a very short period of time. COVID-19 has drastically changed everyone's lives in many different ways. My hope is to spread some hope and normalcy by sending this newsletter to you. We are all in this together, and please know that your health and safety is of the utmost importance to all of us at NBM.

There are some new events in this issue that I hope you can join us on. I understand your concerns about registering for an event with all the uncertainty. However, please rest assured that if an event needs to be canceled due to COVID-19 or a lack of participants, you will receive a full refund. Registering is important as it helps me know if there is enough interest in an event and whether I will cancel or re-scheduled the event. Please stay safe and healthy everyone and enjoy my original newsletter.

I hope when you receive this, spring has sprung! What does spring mean to you? I think of extended daylight, rising temperatures, pastel colors, flower blossoms and of course, spring cleaning and projects galore!

Don't forget to check out the extensive list of Participating Merchant Discounts that are available to you as a New Horizons customer. In this issue, Martin's Hardware is in the spotlight; they have everything you need to start those springtime projects.

I also have some ideas for extended travel over the next couple years and I'm looking for your help; your opinion matters to me. Please let me know if you have any interest in the following domestic destinations: Alaska Land & Sea, Colorado Rockies, Hawaii, and/or America's Music Cities (New Orleans, Memphis, and Nashville). International tours include: Italy, Costa Rica, Iceland, Northern Ireland, and Canada's Maritimes (Nova Scotia, Prince Edward Island, New Brunswick). These are just a few of the amazing destinations that we could visit together. Don't worry, I have ideas for shorter trips as well; Amish Country, Philadelphia Flower Show and Quebec to mention a few.

If you have any questions or just want to say hi, reach out to me by phone, email or stop in and see me next time you're in Middlebury!

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



UPCOMING EVENTS

AARP Safe Driver Class (CANCELED)	April 14
Shred Day (POSTPONED)	April 18
Mystery Trip	July 9
Niagara Falls Tour	August 10-13
Weston summer theater at its best—Steel Magnolias (CANCELED)	August 29
Shades of Ireland	September 16-25
Historic haunted happenings in Salem, MA	October 13-14
Celebrate the holiday season in merry Montréal	December 4-5



News from the bank— *Megan & Jamie*

Last year, the bank created two brand new positions to support initiatives in facilities and technology. Jamie McKenna and Megan Norris have taken on these roles and I am excited to introduce you to them here.

Jamie McKenna joined NBM as Project Manager in September of 2019. He grew up in nearby Lake Placid, New York and made the move across Lake Champlain to attend Middlebury College, graduating in 2009 with a degree in art and architecture. In 2015, he started a small design-build firm that specialized in commercial spaces. In the spring of 2019, Jamie sold his portion of the business as he and his wife, Brittany, were about to welcome their 2nd child. Drew was born in late July and his older brother, Leo, loves having someone to play with. Jamie, Brit, Leo and Drew live in Cornwall and are all excited to be a part of the NBM family!



Megan Norris joined NBM in December 2019 as the Network Manager in the Technology Department. She is currently attending Southern New Hampshire University for her masters in cyber security and plans to graduate in June 2020. Megan currently resides in Whiting with her husband and three labradors. In her free time, she enjoys spending time outside gardening, hunting and playing with her pups. Megan also has a large family including 14 nieces and nephews whom she loves spending time with whenever possible.

**IF AN EVENT NEEDS TO BE CANCELED DUE TO COVID-19
OR A LACK OF PARTICIPANTS, YOU WILL RECEIVE A FULL REFUND.**

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 off to us. Visit us online at nbmvt.com.





Walkability

Trips are rated by their “walkability,” meaning how active a trip is, in order to judge your ability to keep up with the group. A sneaker appears in the trip description.

 Indicates very easy, with little incline

  Indicates moderate, ability to walk at a moderate pace

   Indicates slightly strenuous, ability to walk quickly for up to 30 minutes

    Indicates strenuous activity, ability to move quickly over uneven terrain for longer periods of time

Where and what?

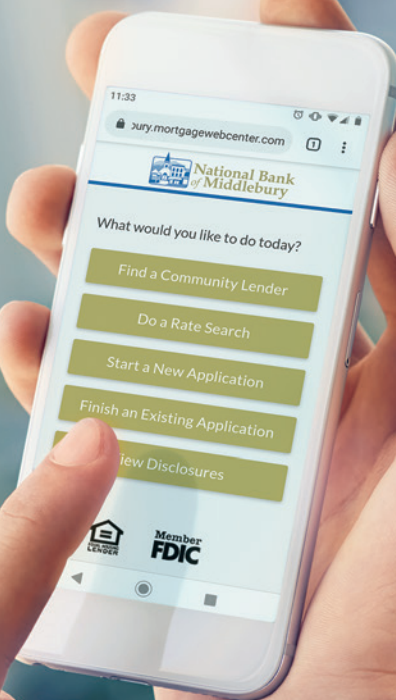
Unless otherwise stated:

- All motor coach trips depart from our Route 7 South Office (National Bank of Middlebury/McDonald's/Hannaford)
- All motor coach trips include bus driver's tips, guide tips and snacks
- All lectures take place at NBM's Main Street, Middlebury location and start at 6:30 p.m.
- All payments or deposits are due 5 business days after making your reservation

YOUR NEW HOME IS WITHIN REACH.

Apply for a mortgage on your phone.

Talk to a teller today to learn how.





Shred Day POSTPONED

NBM's annual Shred Day has been postponed. An industrial-size "shred" truck will be available to shred personal documents that should not fall into the hands of unscrupulous individuals. 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.**

You do not have to be an NBM customer to take advantage of this opportunity. Bring your 'shredables' and sign up for your chance to win a \$50 gift card!

WHEN: POSTPONED

WHERE: Route 7 South branch (240 Court St, Middlebury)
Hinesburg branch (140 Commerce St, Hinesburg)

TIME: 9 a.m.–noon

Mystery Trip

Where will we go? What will we see? That's what makes a mystery trip fun—leave the planning to us and enjoy the day as it unfolds! There is always a little history, good food and a fun time but we can't tell you too much without spoiling the fun, so take a chance and join us!

WHEN: Thursday, July 9

WHERE: It's a mystery!

DEPARTURE TIME: 8:00 a.m. (please arrive at 7:45 a.m.)

RETURN TIME: Approximately 7:45 p.m.

COST: \$165

INCLUDES:

- Lunch
- Admission to venues
- Snacks
- Round-trip motor coach transportation
- All taxes and gratuities

NOTE: Due to timing and costs, dinner will not be included. However, we will be stopping on the way home for an opportunity to get something to eat.

WALKABILITY: 🥿 🥿

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



DEPOSIT OF \$50 DUE AT TIME OF REGISTRATION. FINAL PAYMENT DUE BY JUNE 5.





Niagara Falls Tour

Join us on a tour to Niagara Falls, Ontario, one of North America's most impressive natural landmarks! On arrival we'll check in to the lovely Hilton Niagara Falls, which is directly connected to the Fallsview Casino Resort. In the evening enjoy an included dinner at the Fallsview Casino Resort in their Grand Buffet Restaurant.

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 capital of Canada. Visit Konzelmann Winery, Niagara's exclusive lakefront winery, for a special wine tasting experience. In the evening, enjoy a family-style dinner along with *Oh Canada Eh*, Canada's award-winning Dinner Show. This two-hour, high energy production features over 70 songs from all-Canadian artists including music from Paul Anka, Celine Dion, Shania Twain, Barenaked Ladies, Avril Lavigne, Justin Bieber and many more. While you are enjoying the show, the performers serve their famous all-Canadian, family-style meal. At what other restaurant are you served your dinner by a singing Mountie? The dinner show is the seven-time winner of the Niagara Falls Tourism's Attraction of the Year and 2018 & 2019 Ontario Choice Awards winner for Best Performing Arts Attraction.

The next day's highlights will include Queen Victoria Park, the upper Niagara River and Table Rock. See the Floral Clock, which chimes every 15 minutes. View the Niagara Whirlpool, a natural phenomenon that's 125 feet deep! Enjoy an included lunch at Elements Restaurant, overlooking the brink of the thundering falls. Watch the IMAX movie, *Niagara: Miracles, Myths & Magic*, and see original daredevil barrels at the Daredevil Exhibit. Experience the thundering roar of the Canadian Horseshoe and American Falls on a Hornblower Cruise. The evening is yours! Enjoy some free time before departing in the morning.





WHEN: Monday, August 10–Thursday, August 13

WHERE Niagara Falls, Ontario

DEPARTURE TIME: Approximately 6:30 a.m.

COST: \$1,038 per-person double occupancy
\$1,368 per-person single occupancy

INCLUDES:

- 4 days' deluxe round-trip Premier Coach transportation
- 3 nights' accommodations at the Hilton Niagara Falls
- 6 meals: 3 breakfasts, 1 lunch and 2 dinners
- Welland Shipping Canal and Niagara-on-the-Lake Guided tour
- Konzelmann Winery tasting experience
- *Oh Canada Eh* Dinner show
- 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
- Fully escorted by a National Bank of Middlebury Representative
- Gratuities for both local step-on guide and Motorcoach Driver

PLEASE NOTE:

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

WALKABILITY:   

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



**DEPOSIT OF \$200 DUE
UPON REGISTRATION. FINAL
PAYMENT DUE BY JUNE 1.**



Weston summer theater at its best—*Steel Magnolias*

Join us as we visit the quaint town of Weston, VT, famous for the Vermont Country Store, the Weston Village Store and the Weston Village Christmas Shop—and of course the Weston Summer Playhouse! These places will keep you coming back year after year. Weston is like taking a step back in time when life was simpler and proprietors operated their family businesses.

Enjoy free time to shop and have lunch on your own before the afternoon matinee performance. Bring a lunch if you wish or eat at the new Mildred's Grill (formerly the Bryant House Restaurant). Their menu includes juicy burgers, gooey mac & cheese, sizzling grilled cheese sandwiches and more! Visit vermontcountrystore.com for a full menu.

Then prepare for Summer Theater at its best as Weston Playhouse Theatre Company presents the funniest play that will even make you cry! *Steel Magnolias* is set in Chinquapin, Louisiana, where six friends gather for hairdos, manicures, juicy gossip and witty banter in Truvy's salon. Anybody who's anybody is a regular: there's the doting M'Lynn and her prettiest-girl-in-town daughter, Shelby, the new girl Annelle, resident curmudgeon Ouiser, and the eccentric widow Clairee. Through thick and thin, these women form friendships as strong as steel—friendships they are forced to lean on when tragedy strikes.



WESTON HAS CANCELED THEIR ENTIRE 2020 THEATER SEASON DUE TO COVID-19. THEY ARE PLANNING TO PERFORM THE SAME SEASON NEXT YEAR. WE HOPE TO BE ABLE TO OFFER THIS TRIP NEXT SUMMER.

Shades of Ireland

Anticipation mounts as you wind your way toward the Emerald Isle and its many wonders. From vibrant and history-filled Dublin, across rolling green hills to the dramatic coast, experience all of Ireland's charms on this magical tour of the Emerald Isle!

- Live like royalty during an overnight stay on the grounds of a regal castle.
- Visit Waterford, Ireland's oldest city, where you will have an opportunity to visit the House of Waterford Crystal.
- Choose from a selection of Killarney's best restaurants with a Diner's Choice program.
- See the Atlantic from the stunning 70 ft. Cliffs of Moher.
- Experience the world-famous beauty of the Ring of Kerry, one of the world's great coastal roads.
- See sheepdogs in action on a working farm.
- Explore Dublin with a local guide, either by foot or on a panoramic city tour—it's your choice!
- See beautiful Killarney from your seat on an Irish jaunting car ride through Killarney National Park.
- Board a traditional boat and sail through the breathtaking lakes with an expert boatman.
- Journey to historic Blarney Castle. The story goes that those who kiss the Blarney Stone gain the gift of eloquence. Give it a shot, lean back and pucker up to the Blarney Stone!

All this and so much more awaits you on this incredible journey through Ireland.



\$100 DISCOUNT EXTENDED UNTIL 5/15. LIMITED AVAILABILITY, REGISTER TODAY!

WHEN: Wednesday, September 16–Friday, September 25

WHERE: Ireland

DEPARTURE: Middlebury to Boston Logan International Airport

NOTE: Must call for availability

DEPOSIT: \$500 per-person due at time of registration
\$315 optional insurance due at time of registration (highly recommended)

COST: Early bird special EXTENDED until 5/15:
book now & save \$100 per-person
\$3,834 per-person double occupancy
\$4,534 per-person single occupancy

FINAL PAYMENT DUE: July 18

INCLUDES:

- 9 nights' accommodations
- 13 meals: 8 breakfasts, 5 dinners
- Airfare from Boston Logan International Airport
- Round-trip transportation from Middlebury to Boston
- Admission to all venues in itinerary (call for brochure)

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 for a detailed itinerary





Historic haunted happenings in Salem, MA

In the spirit of Halloween, join us on a fun, captivating and chilling tour in Salem, MA! Best known for the Salem Witch Trials, Salem is a historically significant city located close to Boston. First stop, downtown Salem for some exploring and lunch on your own. Then, depart for a guided tour of the Salem Witch Museum, packed with interesting exhibits with an interactive twist, allowing visitors to really step back in time and learn more about the history of witches and the reasons for the witch trials.

Our tour continues when we meet our local guide for Salem's most respected, recommended and supernatural Haunted Footsteps walking tour. Our 90-minute walking tour ends at the Village Tavern, where I'm sure by then you'll have worked up an appetite to enjoy the included buffet dinner. By this point, you'll have enjoyed a full day's worth of 'haunts' and hopefully there won't be any tag-along ghosts that follow us back to our hotel in Peabody!

The next day, we take in more of Salem's history and enjoy a guided tour of the home made famous by Author Nathaniel Hawthorne, The House of Seven Gables. Walk the halls and hear the history of one of America's most famous houses. Later, depart for downtown Salem and Derby Street for time on your own to enjoy lunch at one the many eateries.

After lunch, we will meet at the Salem Regional Visitors Center where you can watch one of the films or documentaries showing in the theater and explore the exhibits. Walk a short distance and visit the Salem Maritime National Historic Site. Visit one of the historic buildings that include the Derby House, Narbonne House, US Customs

House, Public Stores, the Public House or the wharf at your leisure. That afternoon, we will depart for home and arrive at approximately 7:00 p.m.

WHEN: Tuesday, Oct. 13–Wednesday, Oct. 14th

WHERE: Salem, Massachusetts

DEPARTURE: 8:00 a.m. (Please arrive at 7:45 a.m.)

COST: \$384 per person, double occupancy
\$597 per person, single occupancy

INCLUDES:

- One night accommodation
- 2 meals: 1 dinner, 1 breakfast
- Admission to Salem Witch Museum
- Guided Haunted Footsteps walking tour
- Admission to the House of Seven Gables
- Visit to the Salem Regional Visitor's Center
- Visit to Salem Maritime National Historic Site
- Private, round-trip motor coach transportation
- Baggage handling for one piece of luggage per traveler
- Taxes and gratuities

WALKABILITY:   

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



**DEPOSIT OF \$150 DUE AT
REGISTRATION. FINAL PAYMENT
DUE BY SEPTEMBER 11.**

Photo credit: Massachusetts Office Of Travel & Tourism



The Election of 2020



Join Eric Davis, Professor Emeritus at Middlebury College, to discuss the final presidential debate of 2020, scheduled for 9:00 p.m. on the same date as this presentation. The presentation will serve as an

introduction to the debate and will cover the major events and issues of the presidential campaign since the party conventions in the summer. How might the final two weeks of the campaign develop and what are some possible outcomes of the presidential and congressional elections?

WHEN: Thursday, October 22

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

TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and refreshments

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

WALKABILITY: 



**RESERVE YOUR SPOT
BY OCTOBER 15.**



Celebrate the holiday season *in merry Montréal*

Bienvenue à Montréal—one of the most magical holiday destinations. The holiday season comes alive with millions of twinkling lights, outdoor markets, carolers, animations and aromas of freshly-baked sweets.

Surround yourself in the magic of the season when you step through the doors of Noël Éternel, a year-round Christmas shop offering a multitude of collectible items including German nutcrackers, Russian dolls, hand-blown glass ornaments, hand-painted nativity scenes and themed Christmas villages.

Next, step into a winter wonderland when you explore the Nutcracker Christmas Market. Explore over 100 exhibits offering samples of gourmet food, hand-knit items and locally made crafts and lights. You'll feel good knowing that a portion of the sales are donated to sick and disadvantaged children so that they may attend a performance of *The Nutcracker*.

Depart the Nutcracker Christmas Market and visit Noël dans le Parc, or Christmas in the Park. Located near your hotel at the Place Émilie-Gamelin, this popular festival hub is alive with holiday activities, twinkling lights, food, entertainment and a bonfire.

A visit to Montréal would not be complete without dinner in a French restaurant. Dinner is served at

a creperie where you will savor the flavors of this traditional “flat pancake” rolled and filled with delicious ingredients. After dinner, there will be time to walk around the Old City and witness the holiday happenings. Visit the unique shops and boutiques and make certain to stop by the Place des Festivals for a shimmering participatory display of Luminothérapie.

The next morning, take a trip around the world when you visit the Santa Claus exhibit at the World Trade Centre Montréal. These life-size figures represent the iconic Claus as dressed by time period and as seen by different cultures.

Next, explore the Montréal Christmas Village located outside the Atwater Market where vendors selling unique gifts line the streets and the smell of roasted chestnuts fills the air! This visit truly transcends you to the Old World Markets of Europe.

Our final destination is the Chapel of Notre-Dame-de-Bon-Secours, a jewel of history and heritage. As you step into the church, you will immediately notice the peaceful atmosphere and feel a palpable link to Montréal's past. Sit back and be treated to a performance by the choir before returning home.



WHEN: Friday, December 4–Saturday, December 5

WHERE: Montréal, Québec

TIME: 8:00am approx.

COST: \$422 per person, double occupancy
\$529 per person, single occupancy

INCLUDES:

- One night accommodation
- 2 meals: 1 dinner, 1 breakfast
- Visit to Noel Eternal Christmas Shop
- Time to shop at The Nutcracker Christmas Market
- Enjoy the festivities at Christmas in the Park
- Visit to Place des Festivals Luminothérapie
- Witness the Santa Claus Around the World exhibit
- Visit to the Montreal Christmas Village at Atwater Market
- Choir performance in the Notre-Dame-de-Bon-Secours Chapel (donation included)
- Baggage handling for one piece of luggage
- Private, round-trip motor coach transportation
- Taxes and gratuities

PLEASE NOTE: This tour requires that you have a passport, passport card, or enhanced license

WALKABILITY: 🚶 🚶 🚶

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



**\$100 DEPOSIT DUE AT
REGISTRATION, FINAL
PAYMENT DUE OCTOBER 4.**

Photo credit: Guilhem Vellut



Participating *Merchant*

MARTIN'S HARDWARE & BUILDING SUPPLY, CO.

Martin's Hardware & Building Supply Co., locally owned by Martin & Kathleen Clark, have two locations that are conveniently located on West Street in Bristol and on Route 7 South in Middlebury. The store in Bristol was formerly known as Tomasi Hardware and Lyon Hardware. Martin & Kathleen took over the Bristol store in 1995. They then went on to buy the land and build the Middlebury store in 2005.

They carry products ranging from lumber and building materials to toys and electronics. They also carry a full-line of housewares, pet foods, wood pellets, lawn and garden supplies, hardware, electrical, plumbing and painting supplies; along with a computerized paint color matching system.

With their exceptional customer service, competitive prices, prompt delivery service and quality merchandise; the store isn't just a hardware store, but a home improvement center. They currently stock over 20,000 items and have the ability to special order thousands more—offering something for everyone!

Martin & Kathleen are so thankful for all the customer loyalty they have been shown over the years. By shopping locally, not only has it sustained their business, but has provided for the families of their employees as well.

Martin's Hardware welcomes New Horizons members with a 10% discount on all regular priced items (some restrictions may apply, see store for details).



BRISTOL

68 West Street, Bristol, VT 05443

802-453-3617

Monday-Saturday 7:30 a.m.-5:30 p.m.

Sunday 9:30 a.m.-3:00 p.m.

MIDDLEBURY

859 Route 7 South, Middlebury, VT 05753

802-388-9500

Monday-Friday 8:00 a.m.-5:30 p.m.

Saturday 8:00 a.m.-5:00 p.m.

Sunday 9:00 a.m.-4:00 p.m.

EMAIL: martinshdwe@gmavt.net

NHC *Key Tag*



NEW HORIZONS HELPS YOU SAVE! Have you taken a look recently at our merchant discounts? We have over 80 participating merchants offering discounts to New Horizons members on food, merchandise and services in all of our NBM communities. It is super easy to take advantage of these deals—just show off your New Horizons key tag! See the full list of discounts at nbmvt.com or request a list from Kim at krichards@nbmvt.com or call 802-388-1632. Don't have a New Horizons key tag? Just stop in any NBM branch or contact Kim!



The SECURE Act of 2019—*what you need to know*

With relatively little fanfare, Congress recently passed the biggest retirement bill in more than a decade. Called the SECURE Act of 2019, it includes changes that impact retirement savers and their heirs. Here are three of the more significant items from the bill.

Starting January 1, 2020, the age at which you are required to start taking distributions from traditional retirement accounts changed from 70 ½ to 72. Those who turn 70 ½ on or after January 1 are subject to the new rules. If you were required to begin distributions in 2019 before this new law, you should proceed as scheduled.

The law now allows investors to contribute to traditional IRAs after reaching 70 ½. Under the old law, new contributions were not allowed after this age. Keep in mind, you still need to have earned income to be able to contribute.

Another major change is the manner in which non-spouse beneficiaries receive retirement account money upon the

death of the owner. Previously, non-spouse beneficiaries could stretch out the amount required to be taken from an Inherited IRA over the course of their life. This allowed money to be invested for decades past the owner's death and thus receive favorable tax treatment. Referred to as a "stretch IRA", this is no longer allowed. Under the SECURE Act, non-spouse beneficiaries will have to distribute the full balance of the account within ten years.

While not a comprehensive overview of the SECURE Act, these are three of the major changes. Come talk to us at CFSG for a no-cost consultation if you have questions regarding how this change affects your retirement planning. I can be reached at 802-388-6948 or by email at pvalente@cfsgtrust.com.

Community Financial Services Group, LLC (CFSG) is the trust and investment management affiliate of National Bank of Middlebury. CFSG accounts are not obligations of, or guaranteed or insured by any bank or any depository institution, the FDIC, the Federal Reserve Board or any government agency. Investments are subject to risk, including the possible gain or loss of principal.



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



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Niagara Falls TOUR

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August 10-13

Details inside.