



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



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# *A Gilded Age Holiday Tour*

in Newport, RI



**SEE INSIDE  
FOR DETAILS!**







National Bank of Middlebury

# NEW HORIZONS

Travel & event opportunities for all ages

APRIL 2024

Hello friends,

The buds of spring are arriving and the longer days are upon us. It's hard to believe we're in the second quarter of 2024. Now is a fantastic time of year to venture out and explore new things and places. Maybe you have a friend or family member nearby who may want to join you at an event or on a tour, invite them along... They may get the travel bug too!

This time of year is a busy one... Trying to find the right tour, the right seminar or event that appeals to all ages while getting all this information to you in a timely manner. I'm happy to say I have planned a variety of events over the next several months and more events will be coming out soon. Due to the timing of events and the process of creating, publishing and mailing the newsletters, not every event makes it into the newsletter. Make sure you sign up for our emails to stay up to date on events as they come out. As usual, all event details are up to date and available on our website.

I hope you can join us at an upcoming event, we have an array of options to choose from. This fall we are heading out to see five amazing National Parks on our Painted Canyons of the West tour. You won't want to miss our travel presentation in May for an Alaska Land & Sea tour planned for the summer of 2025—this is definitely a bucket list trip! Also planned is a special holiday tour this December in Newport, RI. Step back to the Gilded Age and see the most beautiful mansions all decorated for the holiday season. It's truly magical, and you won't want to miss it!

As always, be safe, stay healthy and travel often!



*Kim*

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

“If you want to be happy, do not dwell in the past, do not worry about the future, focus on living fully in the present.”  
- Roy T Bennett

## UPCOMING EVENTS

Culinary Experience at Cafe Provence .....	May 9
Spring Paint Night with Jackie Rivers .....	May 14
Alaska Land & Cruise Travel Presentation .....	May 21
Neshobe Golf Skills Clinic .....	June 11, 18, 25 & July 9
Resin Epoxy Class with Jackie Rivers .....	June 25
Champlain Valley Hops Farm Tour .....	August 6
Painted Canyons of the West Tour .....	September 15-23
Fall Paint Night with Jackie Rivers .....	November 6
A Gilded Age Christmas Tour in Newport, RI .....	December 3-6
Holiday Glassblowing .....	TBD
Children's Holiday Glassblowing .....	TBD
Alaska Land & Cruise Tour .....	August 16-27, 2025













## 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.

-  Very leisurely pace, minimal physical activity
-   Easy pace with some stairs and standing. Three to four blocks of walking at a time on level terrain
-    Moderate pace which requires good mobility. Tours will include stairs and prolonged standing. Could include city walking tours
-     Very active travel. Fast paced with some strenuous activities

### 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.



# Homebuyer Advantage!

## GET A FREE APPRAISAL

when you buy your home with  
National Bank of Middlebury.

**That's right, it's on us!**



NMLS #403372

Member  
**FDIC EOE**



Offer valid with fully executed purchase and sales contract dated on or after April 1, 2024 through September 30, 2024. Mortgage applications and purchase and sales contracts must be received by National Bank of Middlebury by September 30, 2024. Offer valid for primary residence purchases only, including modular, condominium, townhome and doublewide manufactured homes. Maximum value \$600. Credit not to exceed actual cost. Home purchases must be completed by November 30, 2024.

## News from the bank:

### Linda Harmon retires from Boards of Directors



Linda Harmon joined the National Bank of Middlebury and Middlebury National Corporation Boards of Directors in 1995. Linda carries the distinction of being the first woman president of Middlebury National Corporation. Linda's working career was as a restaurateur. Along with her husband, Doug Mack, she established and grew Mary's at Baldwin Creek, in Bristol, into one of the premier restaurants in Addison County. The business was an integral part of the community and well-known for its community support, including a nearly four-decade relationship working with Age Well to offer senior meals. Linda has also been extremely active in the Bristol, Vergennes and the greater Addison County communities, having volunteered with United Way of Addison County, the Addison County Chamber of Commerce, Porter Hospital and Helen Porter Nursing Home, in addition to countless other civic organizations.

Throughout this time, Linda raised two amazing daughters who continue to reside and work in the area. At the bank, Linda asked astute questions on all topics and provided thoughtful, engaged leadership. She was constructively skeptical and supportive as needed during many challenges and transitions at the bank. Her leadership and humor will be missed as will her calm, thoughtful demeanor and unwavering dedication to the communities we serve.

We wish to express our sincere gratitude to Linda Harmon for all her years of outstanding service. We thank her also for all she has done for our local communities.





# Retirement

## Checklist & checkup

Whether you're planning for retirement, about to retire, or already retired, it can sometimes seem overwhelming to get your financial house in order. However, getting back to the basics of personal finance can help you navigate choppy waters, or even get you back on the right track if you have fallen off.

### BUDGET & TRACK EXPENSES

You can't know what you need unless you know what you spend. The first step is to understand where every one of your valuable dollars go. A simple spreadsheet, workbook or app on your phone with spending categories can reveal a lot about your spending, and helps you form a baseline for your needs.

### TAKE INVENTORY OF INCOME SOURCES

Know exactly where your sources of income are coming from. This can include social security, pension, deferred compensation, part-time work, and a sustainable drawdown of your investment portfolios.

### HOARD CASH

Oftentimes it makes sense for retirees to have more than the average 6-months of expenses in cash. Consider boosting that cash reserve to at least 1 year of expenses or more.

### KEEP AN EYE ON TAXES

It's important to know how different withdrawals of funds are taxed. Some may be fully taxable at your highest marginal tax rate. Others may benefit from a lower long-term capital gains rate, and still others may be tax free. Having a strategy for withdrawing funds in a tax-efficient manner is essential.

*Even if you have been retired for many years, revisiting these simple items can be extremely valuable. Come talk to us here at Community Financial Services Group, and I can customize a plan that fits your needs. 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@cfsgrust.com](mailto:pvalente@cfsgrust.com)**

# Cybersecurity Awareness

## Top scams to watch for in 2024

### GIFT CARD SCAMS

According to the Federal Trade Commission, any demand for payment via gift cards over a phone call indicates the involvement of a scammer. Typically, such scenarios unfold with a sense of urgency conveyed through phone calls or emails, accompanied by ominous threats if immediate payment isn't made. These scammers insist on purchasing a gift card as the mode of payment, requesting the card number and PIN once acquired. Sadly, falling prey to this scheme results in the loss of your hard-earned money. It's important to note that gift cards are a preferred tool for scammers, making vigilance essential to safeguard against such fraudulent activities.

### IMPOSTER SCAMS

In 2023, 1 in 5 Americans fell for an imposter scam, resulting in \$2.6 billion in losses. An imposter will pretend to be someone they are not for financial gain. Just a while ago we had an imposter in one of our offices attempting to withdraw money from an account. The CSR knew something was off and slowed the transaction down determining the person in front of them was not who they were claiming to be. Thanks to the quick thinking of the CSR no money was lost for our true customer or the bank.

### DEBT COLLECTORS' SCAMS

These scams occur when consumers receive phone calls or emails they believe to be from a legitimate company they owe money to. The consumer often provides personal identifying information or bank account details, only later to learn they were not interacting with whom they thought they were, resulting in financial loss to the consumer.

### GRANDPARENT SCAM

Through the use of artificial intelligence, scammers are using voice recognition to scam grandparents into thinking a family member is in trouble and needs money.

### ROMANCE SCAMS

These scams often occur through social media and dating apps. The scammer gains trust through sharing personal information that makes the consumer feel comfortable with the person they are interacting with.

### CRYPTOCURRENCY SCAMS

The biggest crypto scams are fake investments and asking for payments through crypto. Consumers are encouraged to do their homework before investing in crypto. It is a red flag if someone asks for payment through crypto. Slow down and ask for alternative payment options.

### *Tips to avoid scams:*

- Be in the know—80% of people who are aware of a scam won't get scammed
- Don't answer the phone from unknown numbers
- Set up a code word for family emergencies
- When unsure of a caller, hang up and call them at a known number
- Share minimal personal information on social media

Source: *Consumer Financial Report from CNBC.*







## Culinary Experience at *Café Provence*



Join us for a culinary experience with Chef Robert Barral, co-owner of Café Provence. This event will include a cooking demonstration and meal in the culinary theater. You'll be welcomed with a cheese platter, crackers and freshly baked crostini. You'll then pick your seat

for a fabulous cooking demonstration and meal, which will include French onion soup, coq au vin with garlic mashed potatoes and a delicious dessert, apple tart tatin with vanilla ice cream and caramel sauce. A meal sure to make your mouth water! The bar is also available to purchase alcoholic & non-alcoholic beverages at your own expense.

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.

**WHEN:** Thursday, May 9

**WHERE:** Café Provence, 17 Center Street,  
Brandon, VT

**TIME:** 5:30 – 8:00 p.m.

**COST:** \$75 per person

**INCLUDES:** Cooking class, appetizer, soup, entrée,  
dessert and gratuities

**WALKABILITY:** 

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



# Spring Paint Night with Jackie Rivers

Join us for a spring-themed painting class with our fabulous host, Jackie Rivers! Jackie will take you on a step-by-step, easy to learn painting experience. Suitable for beginner and advanced painters alike. Enjoy learning a new skill in a relaxed social environment or just enjoy a night out with friends, creating your own piece of art! Here's another idea—celebrate with MOM! This class is just after Mother's Day, what a great gift idea... Paint and celebrate together!

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:** Tuesday, May 14

**WHERE:** Community Room at National Bank of Middlebury, Main Street, Middlebury, VT (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:** Email Kim Richards at [krichards@nbmvt.com](mailto:krichards@nbmvt.com) or call 802-388-1632



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







# Travel Presentation

## *Alaska Land & Cruise*

Please join us for a travel presentation on our next grand adventure to Alaska! This amazing land & cruise package departs July 16, 2025. Our tour starts with a flight to Fairbanks, Alaska for an adventure that brings together the best of both land and sea. Days 1-4, enjoy touring the land portion of this tour and on day 5, you'll embark on your 7-night Holland America cruise, aboard a fabulous floating resort designed to make your stay on board truly memorable.

Highlights include Fairbanks, Sternwheeler Discovery, Denali National Park, Tundra Wilderness tour, Luxury Domed Rail, Anchorage, Hubbard Glacier, Skagway, Juneau, Ketchikan & the Inside Passage.



**WHEN:** Tuesday, May 21

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

**TIME:** 6:00 p.m.

**COST:** Free

**INCLUDES:** Presentation with Collette Vacation and light refreshments

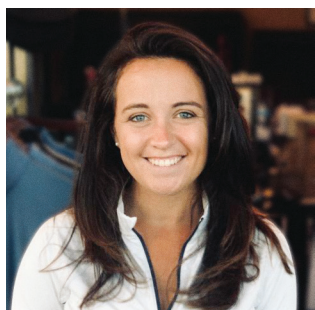
**WALKABILITY:** 

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





# Neshobe Golf Skills Clinic



NBM is excited to partner with Neshobe Golf Club to offer customers of *all* skill levels an opportunity to sharpen their golf skills with a PGA Associate! Join Mandy Milne, PGA Associate, for an upcoming 4-part series. Each session will

run from 12-2 p.m. The first hour will cover technique and basic skills. During the second hour, players will be heading onto the golf course to apply the skills learned. You can sign up for all 4 sessions for \$180 or choose any individual session for \$50.

**First Session (June 11)** – Putting + on course

**Second Session (June 18)** – Short game + on course

**Third Session (June 25)** – Driving range + on course

**Fourth/Final Session (July 9)** – Trouble shots + on course strategies



**WHEN:** Tuesdays – June 11, June 18, June 25 and July 9

**WHERE:** Neshobe Golf Club, 224 Town Farm Rd. Brandon, VT

**TIME:** Noon – 2:00 p.m.

**COST:** \$50 per session or \$180 for the series

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



**SPACE IS LIMITED, RESERVE YOUR SPOT BY JUNE 3**







## Workshop

# *Learn How to Make Epoxy Resin Art*

Join us for a new kind of experience in creating art with epoxy resin. If you have done a painting class with us in the past, then you already know our instructor, Jackie Rivers. Jackie has been working with resin as a new art form while hunkered down during COVID. She has taken this new craft and is offering classes in her workshop. Working with resin can be very messy, so don't miss the opportunity to try it in an established workshop with a wonderful teacher!

The class will begin with Jackie demonstrating a design and teaching some techniques, then you get to create your choice of design. In this hands-on beginners class, you will create your own resin art on your choice of either a cutting board—makes a great charcuterie board—or lazy susan, perfect for a table or island!

You are required to bring an appropriate face mask for working with resin. If you do not bring one, Jackie can supply you with one for \$10. It's also suggested to wear older clothing in case you get resin on your clothes.

If you have lung issues or skin allergies, these classes may not be right for you. You must be 18 or over.

Some snacks and water will be provided. You may bring other food if you wish, just no alcohol please.

Your finished project will take up to 48 hours of curing time and can be picked up at Jackie's, or make arrangements with Kim to pick up at NBM's main office in Middlebury.

**WHEN:** Tuesday, June 25

**WHERE:** Sand Rd, Ferrisburgh

**TIME:** 6:00 – 8:00 p.m.

**COST:** \$45 cutting board / \$50 lazy susan

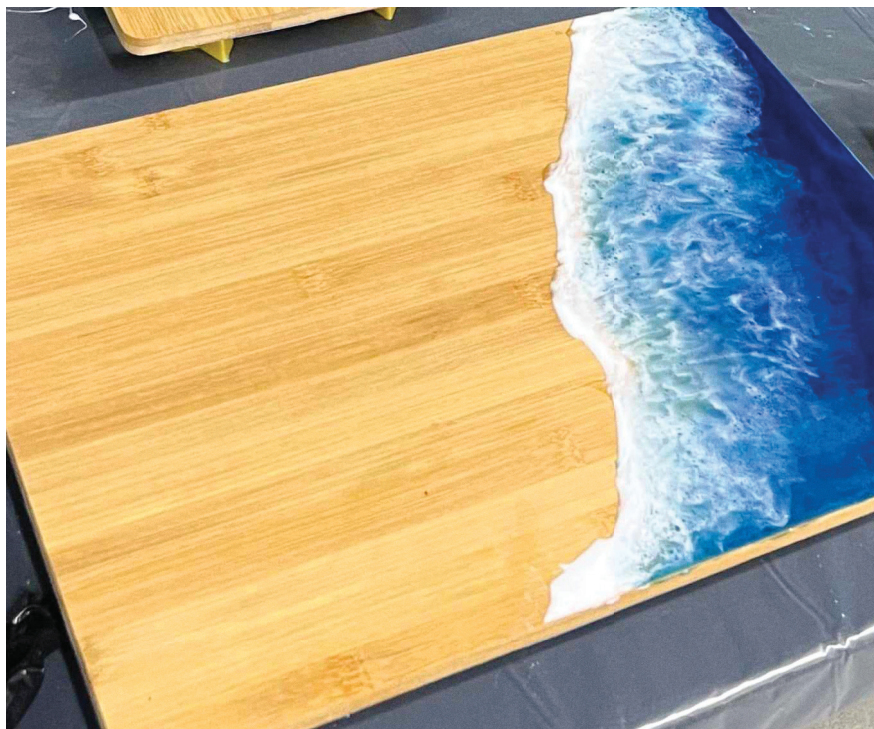
**INCLUDES:** Your choice of cutting board or lazy susan and all materials to create your artwork

**WALKABILITY:** 

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



**RESERVE YOUR SPOT BY JUNE 11**





# Champlain Valley Hops Farm Tour

Join us for a unique opportunity to see, smell and learn all about hops! Whether you are an amateur hop enthusiast, home brewer, beer lover, agriculturist or just curious, this is the event for you! Enjoy a guided tour of Champlain Valley Hops, the largest hop farm in New England, located in beautiful Starksboro.

First time visiting a commercial hop farm? You're in for a treat. Hops grow vertically up strings to the top of a massive 18 ft. trellis. Walking through the yard is like entering a different world, surrounded by walls of living plants. It's truly magical!

The folks at Champlain Valley Hops are excited for you to enter that world and show you around the farm. We'll gather in the yard for an overview of the farm's history, the hop industry, the fundamentals and challenges of hop growing, CVH's unique VT growing practices, variety selection and so much more. Next, we will visit the processing barn to see some of the specialized equipment that is used to turn fresh hop cones into dried pellets for use in the brewing industry including: two German made WOLF hop pickers, custom drying beds, bailer, pelletizing line and cold storage system.

Please join us for this unique experience!

**WHEN:** Tuesday, August 6

**WHERE:** Champlain Valley Hops, 5459 Vermont  
Route 116, Starksboro, VT

**TIME:** 5:30 p.m.

**COST:** Free

**INCLUDES:** Farm tour

**WALKABILITY:**  

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







## Guided Tour *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, collectively known as the "Mighty Five". Situated not too far from each other in the southern part of the state, each park is a powerhouse of unique wonder and beauty.

Our journey begins with the backdrop of Denver's Rocky Mountains. In Colorado's wine country, dine with new friends and enjoy a tasting at a family-run winery. Explore the Colorado National Monument along Rim Rock Drive. We'll then travel to Utah on the Upper Colorado Byway, known by locals as "River Road." As the iconic Fisher Towers loom over breathtaking mesas, we then make our way to Moab, Utah's outdoor adventure center. Journey through otherworldly oases of two national parks. Hike along red rock features as you make your way through Arches National Park, which has the highest density of natural arches in the world. Continue to Canyonlands National Park, resting in the heart of the Colorado Plateau, discover a world of mesas and canyons. Our tour continues as we travel through the dramatic Utah desert on Scenic Byway 24. Visit Capitol Reef National Park, named for the curved white walls that resemble the U.S. Capitol building. Spend the day in Bryce Canyon National Park and

see the famous hoodoos—vibrant rock formations likened to fairy chimneys. Lastly, there are few places on earth that match the beauty of the red and white sandstone cliffs of Zion. Make the most of an entire day exploring this rock-ridden paradise.

We leave the age-old nature behind us and replace it with the captivating energy, vibrant lights and endless excitement of Las Vegas. Enjoy a farewell lunch with your travel companions. Then, the evening is yours—stroll the strip, take in a show or just relax. In the morning, we say goodbye to Las Vegas and painted canyons of America as we depart for home.

**WHEN:** September 15 – 23 (subject to availability)

**WHERE:** Colorado, Utah & Nevada

**COST:** Call 802-388-1632 for pricing

**INCLUDES:**

- Transportation to and from airport
- 11 meals: 7 breakfasts, 2 lunches, 2 dinners
- 8 nights 4-star lodging
- Deluxe motor coach transportation
- All attractions, admissions and fees as per the itinerary
- Tour manager / local guide service
- Baggage handling – one large suit case per person
- Fully escorted by bank personnel

**WALKABILITY:** 

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





# Fall Paint Night with *Jackie Rivers*



Please join Jackie Rivers for a fall-themed painting class to create a beautiful cardinal scene on a sap bucket! Jackie will take you on a step-by-step, easy-to-learn painting experience. Suitable for beginner and advanced painters alike. Enjoy learning a new skill in a relaxed social environment or just enjoy a night out with friends, creating your own piece of art!

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 6

**WHERE:** Community Room at the National Bank of Middlebury, Main Street, Middlebury, VT (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:** Email Kim Richards at [krichards@nbmvt.com](mailto:krichards@nbmvt.com) or call 802-388-1632



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







## Guided Tour *A Gilded Age Holiday in Newport, RI*

Join us on this amazing holiday tour in Newport, Rhode Island. Nicknamed the Ocean State, Rhode Island has over 400 miles of coastline. If you have never seen the Newport mansions during the holidays, you are in for a treat! There's nothing like seeing the spectacular Gilded Age mansions in all their festive finery, glittering with gold and sparkling with silver during the holiday season.

Our first stop will be in Bristol, RI to tour the beautiful 45-room Blithwold Mansion, a 33-acre estate with grand views of Narragansett Bay. Marvel at the mansion's transformation into a dazzling display celebrating the magic of the holiday season. Our tour continues to Newport where we'll check in to our hotel for the next three nights before joining our travel partners for a wonderful welcome dinner!

Our day begins with our local step-on guide who dresses in the spirit of Mrs. Caroline Astor, the

queen of American Society in the mid-1800's. She will share Gilded Age stories in addition to showing us all the major sights in Newport. Next, arrive at the Newport Playhouse & Cabaret Restaurant for an entertaining afternoon which includes an extensive buffet lunch, a spectacular live production and a music-filled cabaret. The rest of the day is on our own to meander the cobblestone streets along the waterfront, do some holiday shopping or have a bite at the White Horse Tavern, America's oldest restaurant since 1673 (reservations required).

Newport is often referred to as the "sailing capital of the world" and is home to the largest fleet of America's Cup 12-meter yachts. We'll visit The Sailing Museum for a guided tour and learn all about Newport's sailing history that dates back to the 18th century. Lunch is included today at Brick Alley Pub & Restaurant, a Newport landmark!

We'll visit Marble House and The Breakers, two of Vanderbilt's famous "summer cottages". First is Marble House, built with an astonishing 500,000 cubic feet of marble and inspired by the Petit Trianon at Versailles. Next, the largest and most spectacular of the mansions, The Breakers, a symbol of the Vanderbilt





family's social and financial preeminence in turn-of-the-century America. Throughout each house, ornately decorated Christmas trees, garlands, wreaths and fresh floral arrangements are designed to complement the décor or theme of each room. For example, Mr. Vanderbilt's tree is ornamented with trains and top hats! You also can't miss the 15-foot-tall poinsettia tree made up of 150 live poinsettia plants, it's the perfect spot for your holiday photo. Also included, a special event to see the sparkling lights at The Breakers. The exterior and its landscape will be awash with thousands of festive colored lights illuminating the grounds, paths and trees. The evening is at your leisure to explore more of charming Newport, nosh on some fresh seafood or just simply relax at the hotel.

Our tour comes to end, but not before a visit to Scialo Bros. Bakery in Providence, RI. This iconic 107-year-old bakery is located in the heart of Historic Federal Hill. What a sweet ending to a magical tour!

We hope you will join us for this spectacular holiday tour to Newport, RI. It's sure to be full of holiday cheer, dazzling lights and beautiful displays.



**WHEN:** December 3 – 6

**WHERE:** Newport, Rhode Island

**COST:** \$1199 per person double occupancy  
\$1439 per person single occupancy

**INCLUDES:**

- Four days luxury roundtrip transportation on Premier Coach (including gratuities)
- Three nights hotel accommodations (Wyndham Newport Hotel)
- 6 meals: 3 breakfasts, 2 lunches, 1 welcome dinner
- Admission and guided tour at Blithwold Mansion
- A Gilded Age tour with Mrs. Astor, a local step-on guide (including gratuities)
- Admission to Newport Playhouse & Cabaret Restaurant (lunch, live performance & cabaret)
- The Sailing Museum admission and guided tour
- Brick Alley Pub & Restaurant lunch
- Marble House admission
- Sparkling lights at The Breakers and admission to the mansion
- Free time in Newport
- Visit to Scialo Brothers Italian Bakery in Providence
- Services of a Global Travel Design tour director while in Newport
- Fully escorted by bank personnel
- Snacks & water

**WALKABILITY:** 

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



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