

Hello friends,

New beginnings are just around the corner! With 2020 behind us we can all begin to see the light at the end of a long tunnel and into a brighter 2021! In celebration of a new year, what were your resolutions? My resolution was to become more positive. I began by looking back at 2020 and focusing on the positive events that happened in a year full of challenges. For example, communities coming together to support one another, connecting or re-connecting with family and friends, increases in pet adoptions, drive-by birthday and Zoom parties, spending valuable time with our families and fur babies, and most importantly, recognizing that front-line workers, essential workers and teachers are all heroes! I could list many more, but my hope is that you too can find positivity in a year that seemed impossible, and that 2021 brings you peace, joy and good health.

I will continue to search for ways to inspire and engage you until we can safely be together. I also will continue to promote our events by email, so watch your inboxes! Maybe you have a new email address or have recently changed your email? If so, please send me your updated address so we can make sure you don't miss out on an event.



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Plant your own  
*perennial pollinator paradise*



**UPCOMING EVENTS**

- This is the Moment to Begin: Virtual Beginner Yoga Series .....March 29, April 5, April 12, April 19
- No Crystal Ball: Planning for Future Health Care Needs ..... April 14
- Gardening for the Birds, Bees and Butterflies ..... May 5
- Paint Night Vermont with Jackie Rivers ..... May 18
- Marijke's Perennial Gardens Plus Tour ..... July 14 (pending)
- Shades of Ireland ..... September 18-27, 2021
- Niagara Falls Tour ..... Postponed until 2022
- Washington, DC ..... March 31-April 4, 2022

## 2021 Limits for IRAs, HSAs & HDHPs:

The IRS announced the following contribution limits for 2021:



### TRADITIONAL AND ROTH IRAS

Regular.....	\$6,000
Catch-up (age 50 or older).....	\$1,000

### HEALTH SAVINGS ACCOUNTS

Individual.....	\$3,600
Family.....	\$7,200
Catch-up (55 and older) .....	\$1,000

### HIGH DEDUCTIBLE HEALTH PLANS

In addition, the 2021 minimum annual deductible amounts for high deductible health plans (HDHPs) are as follows:

Individual.....	\$1,400
Family.....	\$2,800

## 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 to us. Visit us online at [nbmvt.com](http://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

## How to: Join a Zoom Webinar

Don't let technology intimidate you from joining our virtual events! There are many ways to join a Zoom meeting:

**EASIEST WAY TO JOIN:** Click on the join link that the meeting host has emailed to you. If you haven't already downloaded Zoom, you will be prompted to download and install once you click on join link.

**HAVE INTERNET BUT NO EMAIL?** No problem, call Kim for the meeting ID and password. Access Zoom through an app on your device or your internet browser to manually enter the credentials for the meeting.

**NO INTERNET OR EMAIL?** You can also join a Zoom meeting via your telephone. Call Kim (802-388-1632) and she will provide you with the number to call along with the meeting ID and password to join.

**WOULD YOU LIKE TO TEST ZOOM TO BECOME FAMILIAR WITH IT?** Zoom's website has some great tutorials at <https://support.zoom.us> OR call Kim, she would be happy to assist you in setting up a test meeting to help you navigate Zoom (please do this prior to event date).

**WHAT DO I NEED TO JOIN A ZOOM MEETING?** Each meeting has a unique 9, 10 or 11-digit number called a meeting ID that will be required to join a meeting. Each meeting also has a unique password that will be required to join.

**WANT TO JOIN BY PHONE?** Anyone can join a Zoom meeting via telephone. You will need the telephone number to call into, meeting ID, and password to join via this method.

For additional information and to access a Quick Start Guide, FAQ pages and prebuilt tutorials visit: <https://support.zoom.us>





## Fraud Squad: How to spot, avoid & report a fake scam check

Fraud is on the rise. It's important to recognize the warning signs of fraud to protect you and your family's finances. Recently, we have witnessed an increase in Publishers Clearing House scams. In this type of scam, someone contacts you claiming to be from Publishers Clearing House stating that you have won a large amount of money. They often ask you to send or wire money, send a pre-paid gift card or cash a check and send a portion of it back to them as payment to claim the sweepstakes prize. These are scam tactics. The fraudster is trying to get you to send your money to them. They can be convincing and determined to persuade you that



you really won. Why would Publishers Clearing House ask you for money if you won? Why wouldn't they take any fees from your winnings? It is important to not give out your bank information or send money without doing your due diligence; especially if someone calls you.

If you receive a call from someone claiming to be from Publishers Clearing House or another prize-winning company, please call the bank before proceeding. We can walk through the situation with you to help keep your finances safe. If it sounds too good to be true, it probably is!

## This is the Moment to Begin: Virtual Beginner Yoga Series



**RESERVE YOUR SPOT  
BY MARCH 24**

The biggest myth about yoga is that you have to be flexible and strong to do it. The biggest secrets about yoga are that it helps boost the immune system, improves sleep, decreases anxiety and is a great practice for building and maintaining resilience, especially during these uncertain, unprecedented times.

Join experienced local yoga teacher, Jen Peterson, from Yoga Grace for this 4-class Beginner Yoga series. Learn the basics of yoga and practice safely while having fun. Finish with a deeper understanding and appreciation for yourself and the amazing benefits of this ancient practice. These virtual classes will be accessible to everybody and no experience is required (neither are yoga pants!). If you can't make one of the sessions, the recording will be available up until the next session, allowing you to practice at your convenience.

Jen Peterson is a certified advanced yoga teacher with a focus in yoga therapeutics and has thousands of hours of teaching experience. She lives in Bristol and is the owner of Yoga Grace, which offers online yoga classes and private yoga sessions that focus on supporting you in your personal goals for wellness and peace of mind.



**HOW TO PARTICIPATE:** You'll need a computer, tablet or smart phone that can use Zoom.

**WHEN:** March 29, April 5, April 12, April 19

**WHERE:** Online Zoom (link will be emailed to you a couple days prior to the event)

**TIME:** 6:00 – 7:00 p.m.

**COST:** \$25 for all four classes

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

## No Crystal Ball: Planning for Future Health Care Needs

Please join us and Cindy Bruzzese, MPA, MSB, HEC-C, the Executive Director and Clinical Ethicist at the Vermont Ethics Network (VEN) for a presentation on the importance of understanding, planning, discussing and documenting your health care plans.

### TOPICS OF DISCUSSION WILL INCLUDE:

- The importance of planning in advance for future health care needs;
- Vermont's framework for medical decision-making;
- The tools available in Vermont to document health care decisions (advance directives, DNR/COLST Orders, the Vermont Advance Directive Registry);
- Implications of COVID-19 on advance care planning and medical decision-making

**WHEN:** Wednesday, April 14

**WHERE:** Online Zoom (link will be emailed to you a couple days prior to the lecture)

**TIME:** 6:00 – 7:00 p.m.

**COST:** Free

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



Cindy Bruzzese, MPA, MSB, HEC-C is the Executive Director and Clinical Ethicist at the Vermont Ethics Network (VEN). She has been with the organization since 2008 and is a certified clinical ethics

consultant. In addition to her role at VEN, she works part time at the University of Vermont Medical Center as a clinical ethicist, chairs the Ethics Committee for the State of Vermont Department of Disabilities, Aging and Independent Living (DAIL), co-Chairs the Central Vermont Medical Center Ethics Committee and directs the Statewide Task Force on Palliative Care and Pain Management. A native Vermonter, Cindy lives in central Vermont with her husband, children, black lab, horse and miniature donkey.



**RESERVE YOUR SPOT  
BY APRIL 9**



# Creating Gardens for Birds, Bees and Butterflies: The Easy Way!

Do you love nature and all the treasures that come with it? We are excited to have Marijke Niles, owner and creator of Marijke's Perennial Gardens Plus, for a live virtual discussion on how we can be Mother Nature's helpers while bringing all the beauty of pollinators to our own gardens. It just takes a little thought and awareness about planting. Most of all: what to do and not to do!

This presentation will interest gardeners as well as non-gardening nature admirers. We hope you will join for an inspiring and valuable discussion that will have you planting your garden in a way you can enjoy all season!



Born in Amsterdam, the Netherlands, Marijke inherited the Dutch passion and traditions for gardening and nature. Marijke's Perennial Gardens Plus is located in Starksboro, Vermont.

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 presently serves on the Vermont Flower Show committee, and is in high demand for talks and master classes. Marijke is also an avid advocate of Art, Music and Dance. Her gardens focus on color and beauty, creating stunning gardens in an incredible mountain setting. During the winter, she continues her love for the outdoors and nature as a much-requested ski instructor at Sugarbush Ski Resort.

**WHEN:** Wednesday, May 5, 2021

**WHERE:** Online Zoom (link will be emailed to you two days prior to the event)

**TIME:** 6:00 – 7:00 p.m.

**COST:** Free

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

 **RESERVE YOUR SPOT BY APRIL 28**

# Shades of Ireland Tour September 18-27, 2021

Join us and experience the beauty, history, and charm of Ireland. Our adventure to Ireland will feature many must-see inclusions such as the fascinating history of Dublin, Irish Evening, Kilkenny, Waterford, Blarney Castle, and Killarney. Experience a renowned and jaunting car ride through Killarney National Park and the Ring of Kerry, a farm visit in Limerick, a trip to the spectacular 700-foot-high Cliffs of Moher in Galway, and an overnight stay in a castle!

Our tour includes 9 nights in 4-star (or greater) hotels, 13 meals, trip cancellation insurance (cancel for ANY reason), airfare from Boston and round-trip motor coach transportation from Middlebury. Park your car and leave the rest to us with this fully escorted tour. For a detailed day-by-day itinerary, please call Kim at 802-388-1632.

**WHEN:** Saturday, September 18 – Monday, September 27

**WHERE:** Ireland

**DEPARTURE:** Middlebury to Boston Logan International Airport

**DEPOSIT:** \$915 per-person due at time of registration (includes cancellation waiver & insurance)

**COST:** Early bird special: book now and save \$100 per person until March 19

**\$4,149 per-person double occupancy,** includes \$100 discount and trip insurance (cancel for any reason)

**\$4,849 per-person single occupancy,** includes \$100 discount and trip insurance (cancel for any reason)

**FINAL PAYMENT DUE:** July 20, 2021

## INCLUDES:

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

**PLEASE NOTE:** Passports are required for this trip

**WALKABILITY:** 

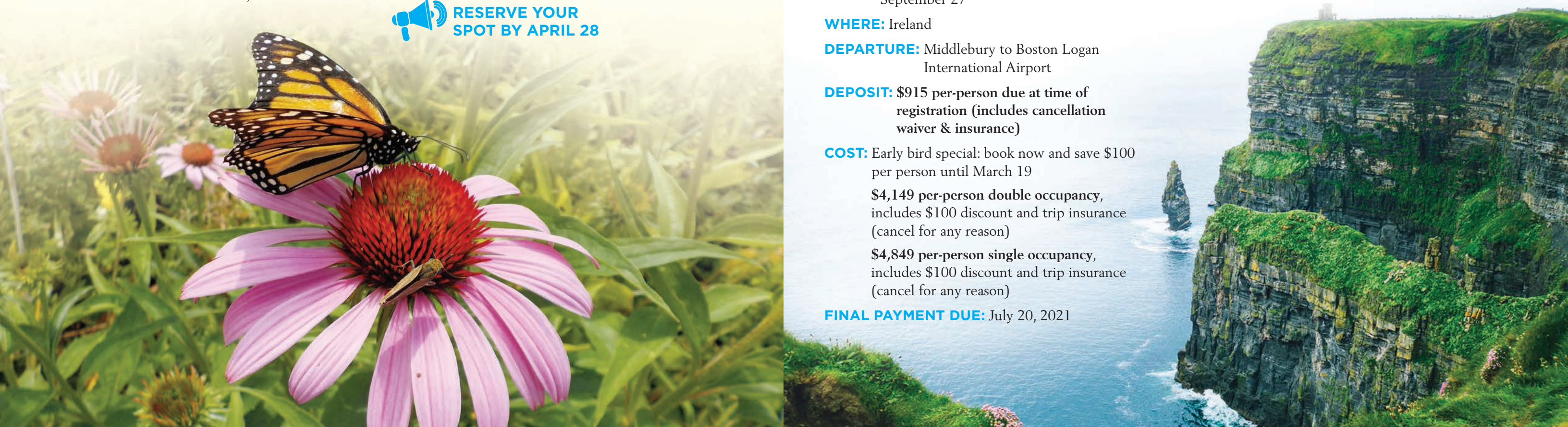
(must be able to climb stairs, walk on uneven terrain or cobblestone streets)

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



**NOTE: FULLY REFUNDABLE UNTIL JUNE 1, 2021**

(includes deposit and insurance and cancellation waiver) Bookings made after March 12 are subject to availability.



## Recipe Contest Winners:

Thank you to everyone who shared their favorite recipes with me! We had three lucky winners who won a \$50.00 gift certificate to a local restaurant of their choice from the New Horizons Participating Merchants list. The three winning recipes, drawn at random are below. Enjoy!

### Leek and Potato Soup Serves 6

Submitted by Susan Humphrey

#### Ingredients

2 large leeks  
1 medium onion, finely chopped  
3 tbsp. butter  
2 medium potatoes, peeled and cut into ½ inch cubes  
3 cups chicken stock  
1 cup heavy cream  
Salt and freshly ground black pepper  
Chopped chives (optional)

#### Instructions

Trim the root end of the leeks, then cut off and discard approximately half of the green stems. Slit the leeks several times lengthwise from the stem and rinse well under cold water. (some leeks are rather sandy.) Chop the leeks and cook them with the onion in the butter for 3 minutes, stirring.

Add the potatoes and stock and bring to a boil. Simmer for about 15 minutes or until potatoes are tender. Add the cream and bring just to a boil. Season with salt and pepper to taste and serve hot, sprinkled with chopped chives, if desired.

**Source:** The New York Times International Cookbook, Craig Cliborne.

### Apple Nut Bread

Submitted by Barbara Saunders

#### Ingredients

½ cup butter  
1 cup sugar  
2 eggs  
2 cups grated apples  
1 tsp. vanilla  
2 cups flour  
1 tsp baking powder  
1 tsp. baking soda  
1 tsp. cinnamon  
½ tsp. allspice  
½ cup nuts

#### Instructions

Cream butter and sugar. Add eggs one at a time. Add vanilla. Stir in grated apples.

Stir in dry ingredients and blend into creamed mixture. Add nuts.

Bake at 350 degrees for 50 minutes in greased bread pan.



### Maple Cheesecake with Maple-Glazed Roasted Pears

Submitted by Maureen Gour

#### Ingredients

##### Crust

25 5x2½" graham crackers (I just use the whole box & add a little more melted butter & maple syrup to make sure the crumbs stay together when pressed into the pan)

1 stick unsalted butter  
½ cup maple syrup (preferably Grade B)

##### Filling

4 8-oz. pkgs cream cheese, softened

1 cup maple syrup (preferably Grade B)

4 large eggs

1 tbsp. vanilla

½ cup heavy cream

##### Topping

2 medium pears, such as Bosc or Bartlett

Nonstick cooking spray

Maple syrup

#### Instructions

Preheat oven to 350 degrees F.

**Crust:** Finely grind graham crackers in food processor (should have about 3½ cups). Melt butter. In large bowl, stir together graham cracker crumbs, butter and maple syrup. Wrap bottom and sides of 10" springform pan with 2 layers heavy-duty foil to avoid leakage. Press crumbs evenly in bottom and up sides of pan.

**Filling:** In mixer fitted w/ paddle attachment (or in food processor), beat cream cheese on low speed until smooth, scraping down sides of bowl. Change to beater attachment. Add syrup and eggs, one at a time, beating well after each. Add vanilla and cream and beat until just combined. Pour into crust and bake one hour. It will not be set in middle but will set as it chills. Cool on rack. Chill, covered, at least 8 hours.

**Topping:** Preheat oven to 450 degrees F. Coat parchment-lined rimmed baking sheet with cooking spray. Arrange thinly sliced pears in single layer and brush with maple syrup. Roast until soft, about 20 minutes. Remove from oven and heat broiler. Brush with more maple syrup and broil until browned in spots, about 4 minutes, rotating sheet often. Let cool. Arrange on top of cheesecake, slightly overlapping.





## Paint Night Vermont: with Jackie Rivers

Gather your painting supplies, grab a drink or snack and log in to our upcoming live virtual painting party with Jackie Rivers! Sit back, relax and make some wonderful memories in the comfort of your own home. Whether you are a seasoned artist or a beginner looking to try something new, this is the class for you! No artistic experience needed and all ages are welcome.

Jackie, our instructor, leads you through a 2-hour virtual paint class with step by step instructions—all from the comfort of your home! No worries if you don't have painting supplies; we will have painting kits available for pick up at one of our branch locations.

*Make it a family event or a fun date night.  
Anyone can join from anywhere in the country!*

**WHEN:** Tuesday, May 18

**WHERE:** Online Zoom (link will be emailed to you a couple days prior to the lecture)

**TIME:** 6:00 – 8:00 p.m.

**COST:** \$25.00 for class and painting supplies kit (canvas, 3 brushes, all paints needed, water cup. Plate and stencil if needed.)

\$10.00 class only (no supplies included)

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



## Better notifications are coming!

Your online and mobile banking with NBM is about to get smarter! We are currently working on implementing a service called Notifi that will give you many more options for alerts and you will receive these alerts in real time! You can receive alerts either by text, email, or mobile push notification. You will be able to set up security alerts, balance alerts, transaction alerts, loan alerts and more.

**We will have more information as the launch date gets closer, but we hope to have these available this spring. Stay tuned!**



## 2021: A Year of Optimism

With the start of every new year comes ideas of change, renewal and often a sense of optimism. For many, 2021 is no exception.

From a stock market standpoint, there has understandably been an intense focus on election outcomes and how the market may react. I have fielded countless questions on what particular outcomes mean for the market. The reality is that markets have had success under both Democratic and Republican Presidencies, and success is determined more by a long-term disciplined approach rather than who is in the White House.

Expanding on this, some may think that a Democratic sweep of the White House and Congress will scare markets. Facts tell us that hasn't been the case historically. Since 1951, the S&P 500 index has averaged 13.2% per year during years where Democrats controlled the White House and Congress. 83.3% of the time, the market yielded a positive return.

Turning back to optimism in the new year, our view at CFSG is there may be light at the end of the COVID tunnel. The large amount of pent-up demand for goods and services that were deferred over the last year could be a tailwind for stocks, and our hope is for a continued broad economic recovery. Having said that, it's still as important as ever to remember the basic principles of investing. Think about your risk tolerance, timeframe, goals and asset allocation.

The new year is a great time for reflection and also to look forward and set goals.

**If you need assistance on your financial planning and investment journey, please contact me at (802) 388-6948 or by email at [pvalente@cfsitrust.com](mailto:pvalente@cfsitrust.com).**

