



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



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SEPTEMBER 2020

Hello friends,

It is my sincere hope this message finds you and your families safe and healthy. These are trying times, and we are working hard to make good, solid decisions when it comes to the safety and health of our employees and of course, you, our valued friends and customers!

As you know, I have had to reschedule or cancel most of our events this year. This saddens me not only for you all, but also because I miss our conversations and seeing you!! It appears our 'new normal' lives are still on hold, but New Horizons will endure and once again provide many fun social events and travel opportunities once it is safe to do so!

Speaking of safety, we have decided to change Eric Davis's seminar to a Zoom meeting, see details inside. I know you all look forward to the holiday luncheon, and with all the uncertainty of the fall and winter months, we have made the very hard decision to postpone this event. Please note, that I

said *postpone*, I'm thinking a Christmas in July celebration will be a lot of fun and a safer time for us all to enjoy a fabulous meal and social time together! I have changed up the newsletter a bit this time and I hope you all enjoy it! There is also a chance to win a gift certificate to a local restaurant; I hope you will participate! As always, please send me your ideas for future travel, seminars and informational pieces that would interest you.

We are going through unprecedented times. Most of us know someone who has had or recovered from COVID-19. We see neighbors and friends without jobs, struggling for food security, and dealing with daycare for children or family members. Please, let's all try to support one another. Say a prayer, send a note, or make a phone call. We are truly stronger when we share our common humanity.

Above all, be safe.



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

featured
EVENT

Share your favorite recipe for a chance
to *win a \$50.00 gift certificate* to a
local restaurant from one of the New
Horizons Participating Merchants!

UPCOMING EVENTS

The Election of 2020: Online Zoom Presentation	October 22
Historic Haunted Happenings	Canceled
Insights for Navigating an Uncertain Market: Online Zoom Presentation	December 2
Merry Montreal	Canceled
Holiday Luncheon	Postponed
Virtual Presentation of the Shades of Ireland: Online Zoom Presentation	December 15
Niagara Falls Tour	June 14-17, 2021
Shades of Ireland	September 18-27, 2021

P.O. Box 189, 30 Main Street, Middlebury, Vermont 05753 • p: 802-388-4982 • f: 802-388-4423 • nbmvt.com

Debit Card Lost or Stolen?
Don't panic!

It can happen to any of us. We make a purchase or withdraw money from the ATM and leave our card behind. Or, someone decides to help themselves to your debit card number to make online purchases.

Easily turn your debit card on or off, 24/7:

- Call 1-877-508-8455 or 1-800-528-2273 or
- Enroll your card in MobiMoney, an Android and Apple iOS compatible app that gives you an extra level of control over your debit card. Activate or deactivate your card with a simple swipe.

To enroll, notify us at NBM by calling 802-388-4982 or toll-free at 877-508-8455 or by email at info@nbmvt.com.



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

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.

Find our *favorite travel words!*

Words are hidden vertically, horizontally and diagonally.

S P V N O F Q C S C G U D P F R K A
I F A V F U C T U U P I E H R A Z L
G B L S B N E O U R T V S C I P T A
H U A I S A K U Q G R O T I E A S N
T S N B G P G R T U P E I T N S O G
S L D B V H O G N O V F N Y D S U U
E L M M O S T R A Y U T A C S E V A
E J A A M A Y O T G F R T S Y N E G
J H R P G S T U R N E A I P W G N E
C Y K F B H N P G V N I O S N E I H
D E P A R T B K G M O N N D T R R R
J F E V A C A T I O N V G N K C F S

WORDS TO FIND

DESTINATION	TOURIST
PASSENGER	BAGGAGE
TOUR GROUP	DEPART
SOUVENIR	FLIGHT
SIGHTSEE	TRAIN
PASSPORT	CITY
LANDMARK	BOAT
CURRENCY	FUN
LANGUAGE	MAP
VACATION	BUS
FRIENDS	

The Election of 2020



ONLINE ZOOM PRESENTATION:

Join Eric Davis, Professor Emeritus at Middlebury College, to discuss the final presidential debate of 2020, scheduled for 9:00 pm 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 campaign since the summer. Topics covered will include election polls and forecasts, COVID-19 and its effects on election administration and turnout, Black Lives Matter and racial issues, the economy and the election, and the previous presidential and vice-presidential debates.

HOW TO PARTICIPATE: You'll need a computer, tablet or smart phone with Zoom installed. Participants who have questions in advance can

send them by e-mail to Kim. Participants who have questions during the presentation can type them into the chat box on Zoom to be addressed during the Q & A part of the session.

WHEN: Thursday, October 22

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

TIME: 3:00 – 4:00 p.m.

COST: Free

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

WALKABILITY:

RESERVE YOUR SPOT BY OCT 15.



How to join a *Zoom meeting!*

There are many ways to join a Zoom meeting, but the easiest way is to click the 'join' link that the meeting host has sent to you. If you haven't already downloaded Zoom from the App Store, you will be prompted to download and install once you click on the 'join' link.

In your invite email, you will receive:

- A unique 9, 10 or 11-digit number called a **meeting ID** that will be required to join the Zoom meeting.
- A **unique password**, also required to join.
- A **teleconferencing number** in case you would like to join the meeting via telephone.

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



Niagara Falls 2021

Join us on a tour of Niagara Falls, Ontario, one of North America's most impressive natural landmarks! We will spend 3 nights at the Hilton Niagara Falls, overlooking the American and Canadian Falls.

Highlights of the tour include:

- The Welland Shipping Canal, a key section of the St. Lawrence Seaway, where ships are raised or lowered in a series of eight locks
- Historic Niagara-on-the-Lake, considered one of the prettiest towns in Canada
- Niagara's exclusive Konzelmann Winery
- Queen Victoria Park
- The upper Niagara River and Table Rock
- The Floral Clock whose intricate designs are created with up to 16,000 plants!
- The Niagara Whirlpool—a natural phenomenon that's 125 feet deep
- The IMAX movie, "Niagara—Miracles, Myths & Magic"
- The Daredevil Exhibit—hear the stories, feel the fear, and touch the actual daredevil barrels
- A ride on the Hornblower Cruise to experience the thundering roar of the Canadian Horseshoe and American Falls!

WHEN: Monday, June 14 – Thursday, June 17, 2021

WHERE: Niagara Falls, Ontario

DEPARTURE TIME: Approximately 6:30 a.m.

COST: Pricing to be determined

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
- Admission to all venues in itinerary
- Niagara area guided tour
- 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



Virtual presentation of the Shades of Ireland

We have rescheduled our 2020 Shades of Ireland tour to September 18–September 27, 2021. For a peak into this amazing tour, please join us for a virtual presentation with Andrew Bessette of Collette. Find out which cities, fun activities and cultural events we'll be experiencing on this once-in-a-lifetime tour. We will be discussing the trip's itinerary, cost, inclusions, and much more.

HOW TO PARTICIPATE: You'll need a computer, tablet or smart phone with Zoom installed. Participants who have questions in advance can send them by e-mail to Kim.

WHEN: Tuesday, December 15

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

WALKABILITY: 

 **RESERVE YOUR SPOT BY DEC 8.**



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 802-388-4982.

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 14

\$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 15, 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 for a detailed itinerary

Insights for Navigating an Uncertain Market



ONLINE ZOOM PRESENTATION: Join Paul Valente, Vice President & Trust Officer of Community Financial Services Group (CSFG), for an interactive discussion via Zoom. The discussion will focus on investing during the current economic & market landscape as well as a conversation about common missteps some investors make and how to avoid them.

HOW TO PARTICIPATE: You'll need a computer, tablet or smart phone with Zoom installed. Participants who have questions in advance can send them by e-mail to Kim.

WHEN: Wednesday, December 2, 2020

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

TIME: 6:00 – 6:45 p.m.

COST: Free

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

WALKABILITY: 

 **RESERVE YOUR SPOT BY NOV 24.**

Want to bank remotely? *We're here to help!*

Give us a call and let us help you set up your remote banking. It's easy to deposit checks, pay bills or apply for a loan all from home.

VISIT ONE OF OUR CONVENIENT ATM LOCATIONS FOR WITHDRAWALS AND DEPOSITS:

Middlebury: 30 Main Street,
15 Seymour Street, 240 Court Street

Brandon: 5 Carver Street

Bristol: 28 Main Street

Vergennes: 29 Green Street

Hinesburg: 140 Commerce Street

Member Falcon ATM network: see all
ATM locations at falconatm.net

CALL US AT
877-508-8455.
WE'RE HERE
TO HELP!

Virtual Tour Ideas!

While we may not be able to travel at will to a different country, visit an art gallery or museum, or take the family to a theme park or zoo for a day of fun, there is one bright side: we live in a digital age where real-world experiences have been transformed into digital ones, allowing us to discover the world from our own four walls. Give your mind and eyes something new and stimulating to feast on as your cursor escorts you through museums halls, art galleries, canyons, and live video feed of playful otters and penguins. I have provided some links below to get you started!

HIDDEN WORLDS OF THE NATIONAL PARKS

<https://artsandculture.withgoogle.com>

WASHINGTON, DC'S SMITHSONIAN NATIONAL AIR AND SPACE MUSEUM

<https://airandspace.si.edu/>

WASHINGTON DC'S SMITHSONIAN NATIONAL MUSEUM OF NATURAL HISTORY

<https://naturalhistory.si.edu/visit/virtual-tour>

SMITHSONIAN HIRSHHORN MUSEUM & SCULPTURE GARDEN

<https://naturalhistory.si.edu/visit/virtual-tour/hirshhorn-museum-sculpture-garden>

NYC'S METROPOLITAN MUSEUM OF ART

<https://www.metmuseum.org/art/online-features/met-360-project>

THE LOEVRE IN PARIS

<https://www.louvre.fr/en/visites-en-ligne>

LONDON'S NATIONAL PORTRAIT GALLERY

<https://www.npg.org.uk/visit/360-gallery-views/>

EXPLORE NASHVILLE, THE MUSIC CITY

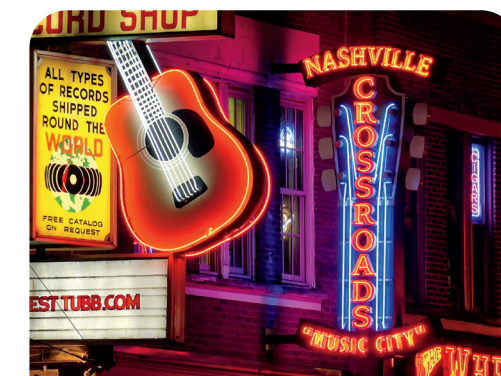
<https://www.visitmusiccity.com>

EXPLORE MACHU PICCHU

<https://www.youvisit.com/tour/machupicchu>

TENNESSEE AQUARIUM

<https://www.tnaqua.org>



Share your favorite recipe for a chance to win a \$50.00 gift certificate to a local restaurant from one of the New Horizons Participating Merchants!

To get us started, I'm sharing with you my mother's delicious and refreshing no-bake Pineapple Pie! This pie was a staple at all of our holiday meals growing up. I have since made this yummy pie for many occasions and it never disappoints. I hope you enjoy!

RULES: Email me your favorite recipe for a chance to win one of three \$50.00 gift certificates to a local restaurant from the New Horizons Participating Merchant list. Three recipes will be drawn at random and also be featured in an upcoming newsletter.

RECIPES MUST BE RECEIVED BY OCTOBER 26. DRAWING WILL BE ON OCTOBER 28.

Recipe

No-Bake Pineapple Pie

Ingredients:

- 1 cup heavy whipping cream
- 1 (8 ounce) package of softened cream cheese
- 1 (20 ounce) can crushed pineapple
- 1 (3.4 ounce) box instant vanilla pudding
- 9 ounce graham cracker pie crust (store bought or homemade)

Directions:

- 1) In a mixing bowl whip heavy cream to stiff peaks and refrigerate.
- 2) Drain pineapple, reserving the pineapple juice.
- 3) Beat cream cheese until fluffy, add reserved pineapple juice and box of instant vanilla pudding.
- 4) Gently fold the crushed pineapple and whipped cream into the cream cheese mixture.
- 5) Spoon the cream cheese pineapple filling mixture into graham cracker pie crust.
- 6) Refrigerate to chill and set up. (This also freezes well, remove from freezer at least a few hours before serving.)



Advice for Managing Market Volatility

As news seems to move and change more rapidly than ever during this age of COVID-19, it sometimes can seem like financial markets are moving equally as fast. For some investors, this can lead to feelings of hesitancy, anxiety, a tendency to second-guess, and to ask questions such as, "Am I doing the right thing?"

We all like to think of ourselves as rational individuals. But the truth is, we sometimes let emotion sway our decision making. It's important not to let this behavioral effect creep into your finances and investing. The fear of investment losses during times of volatility may lead investors to make decisions that aren't in their best interest; such as reacting to a downturn by shifting portfolios into more low-risk investments that may temporarily limit losses, but don't serve to meet longer-term goals. To combat this, it's helpful to shift the focus from short-term worries to long-term results.

Further, as markets oscillate up and down rapidly, it's

easy to get caught in the trap of recency bias and chase investments that have done well recently. This herd mentality can lead to investment decisions that take investors away from focusing on their plan in favor of chasing a hot new trend. The outcome can be negative when such a short-term trend is not sustainable and loses momentum.

During uncertain times, it may be helpful to work with a professional for a comprehensive financial planning and investment review. At CFSG, we take the time to understand your unique goals and develop a plan to achieve them. Contact us for a no-cost consultation at (802) 388-6948 or by email at pvalente@cfsitrust.com.

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