



NEW HORIZONS

SEPTEMBER 2021

Hello friends,

By the time you read this, fall will be upon us. I think we can all agree that summer in VT is just too short! With most of the restrictions lifted over the summer, I hope you were all able to enjoy a little normalcy and spend some long-lost time visiting family and friends.

Although Zoom was a great platform that allowed us to offer virtual events while we were all hunkered down, I was more than excited to begin offering in-person events again! In June, we announced the opening of our branches, and it's been so nice to see so many familiar and new faces! We recently held our first drive-yourself event at Marijke's Perennial Gardens Plus, what a perfect first outing, which I hope to make an annual occurrence. We also had a unique opportunity to visit the largest hops farm in the Northeast, Champlain

Valley Hops Farm located in Starksboro. Lastly, I'm excited to announce the return of the holiday luncheon, see inside for details.

As a reminder, due to the timing of events, they may only be advertised via email and not appear in a newsletter. To ensure you don't miss out on an event or any changes to an upcoming event, please notify us with any updates to your email. You can also visit our website for up-to-date event offerings at www.nbvmvt.com.



KIM RICHARDS
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802-388-1632

UPCOMING EVENTS

- Paint Night with Jackie Rivers October 19, 2021
- Hospice 101 October 28, 2021
- Holiday Luncheon December 8, 2021
- Washington, DC March 31 – April 4, 2022
- Niagara Falls June 13 – 16, 2022
- Canadian Maritimes Tour 2022 September 2022







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.

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.





What is Middlebury National Corporation?

Do you know who the shareholders are of National Bank of Middlebury? It's people just like you! Middlebury National Corporation (stock symbol: MDVT), the holding company of National Bank of Middlebury, is a publicly traded company which means anyone can buy its shares. Most of our shareholders live right here in Vermont and are likely even your

neighbors and friends! If you are interested in becoming a shareholder, talk to your preferred stockbroker or brokerage firm. If you do not have a stockbroker, consider talking with CFSG Trust Officer & Wealth Advisor Paul Valente, based here at the bank in downtown Middlebury.

This is information only and is not intended as a recommendation to buy or sell stock. Investments are subject to risk, including the possible gain or loss of principal. Community Financial Services Group (CFSG) is the trust and investment affiliate of National Bank of Middlebury, Community National Bank, and Woodsville Guaranty Savings Bank. CFSG accounts are not obligations of or insured by any bank or any depository institution, the FDIC, the Federal Reserve Board or any government agency.



Save the date!

Niagara Falls

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June 13- 16, 2022



Fraud Squad: How to Spot Romance Scams

According to the Federal Trade Commission people have reported losing more money to romance scams during the last three years than any other type of fraud.

WHAT ARE THEY?

These scams occur when a criminal adopts a fake online identity to gain a victim's affection and trust. The scammer then uses the illusion of a romantic or close relationship to manipulate and/or steal from the victim.

TIPS TO AVOID A SCAM:

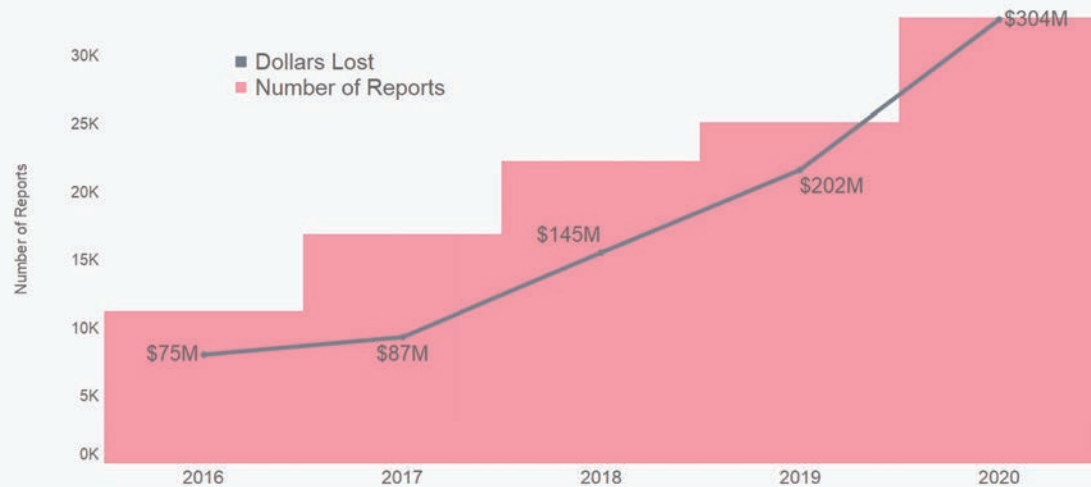
- Be careful what you post and make public online
- Go slowly and ask lots of questions when someone new befriends you online

- Beware if the individual seems too perfect
- Beware if the individual attempts to isolate you from friends and family or asks for financial information that could later be used to extort you
- Beware if the individual promises to meet in person but then always comes up with an excuse why they can't
- Never send money to anyone you have only communicated with online or by phone

If you suspect you have fallen victim to a romance scam and have written the scammer a check from your account or provided them your bank account information or online banking credentials, notify NBM immediately.

Romance Scam Reports Over Time

From 2016 to 2020, reported dollar losses increased more than fourfold, and the number of reports nearly tripled.



These figures are based on reports to the FTC's Consumer Sentinel Network that were classified as romance scams. Reports provided by the Internet Crimes Complaint Center (IC3) are excluded as IC3 reports submitted prior to 2020 were unavailable at the time of publication. The number of romance scam reports by year are as follows: 11,235 (2016), 16,902 (2017), 22,264 (2018), 25,113 (2019), 32,792 (2020).

Source:

<https://www.ftc.gov/news-events/blogs/data-spotlight/2021/02/romance-scams-take-record-dollars-2020>

<https://www.ftc.gov/news-events/blogs/data-spotlight/2019/02/romance-scams-rank-number-one-total-reported-losses>

<https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/romance-scams>



Paint Night Vermont: with Jackie Rivers

We are excited to host another paint night class with Jackie Rivers! Never tried your hand at painting? No worries! This is an unintimidating, fun atmosphere with easy step-by-step instructions. It's your choice, choose either a sap bucket or canvas to paint on, and at the end of the night you'll take home a one-of-a-kind painting and hopefully a newfound hobby!

Jackie Rivers, our host for the evening, has been painting for over 30 years and loves to create. She is the owner and artist/instructor of Jackie Rivers Paint-N-Sip. She became very passionate about helping others learn to paint several years ago and says "I enjoy seeing the joy in people's faces when they create a painting for the first time; it's truly amazing to watch."

WHEN: Tuesday, October 19

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

TIME: 6:00 – 8:00 p.m.

COST: \$30.00 (Includes class, supplies and snacks)

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



**RESERVE YOUR
SPOT BY OCTOBER 11**



Hospice 101

Informational Seminar

Please join Deborah Wesley, RN, BN, MSN, MHA of Addison County Home Health and Hospice, for an informative discussion on hospice care.

TOPICS WILL INCLUDE:

- What is hospice care? How do I access it?
- What does it mean to “go on hospice”?
- When is it the right time to transition to hospice care?
- What is the difference between palliative care and hospice care?
- What do I gain; do I lose anything by receiving hospice care?
- Who pays for hospice care?

Deborah was appointed Chief Executive Officer of Addison County Home Health and Hospice (ACHHH) in April 2019. She originally joined the agency in September 2017 after a successful thirty-year career in the home health and hospice sectors of health care. Her strong financial management skills, ability to pivot to accommodate rapidly-changing circumstances and ability to build an effective team have contributed to her many successes during her career. A strong advocate for her community, Mrs. Wesley constantly looks “outside the box” to ensure that her patients receive the excellent care and all the resources that they expect and deserve. She is a nationally recognized expert on home health and hospice agency financing and frequently teaches about interoperability, change management and Medicare funding.

WHEN: Thursday, October 28

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

TIME: 6:00 – 7:00 p.m.

COST: Free

INCLUDES: Seminar and Q&A

WALKABILITY: 

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



Deborah Wesley, RN, BN, MSN, MHA

Executive Officer
Addison County Home Health and Hospice
(ACHHH)



ADDISON COUNTY
**HOME HEALTH
& HOSPICE**

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**RESERVE YOUR SPOT BY
TUESDAY, OCTOBER 26**

Holiday Luncheon

We missed you last year and are looking forward to seeing you again! Join us for our long-standing tradition of our Holiday Luncheon at the Middlebury Inn. The saying goes “if it’s not broke, don’t fix it.” That’s what we did: same price, same place and the same delicious menu as in past years! Enjoy roasted butter and herb basted Vermont turkey with giblet and sage pan gravy, roasted pork shoulder with honey mustard glaze, and all the trimmings. Don’t miss this special time to visit and enjoy a festive meal together with old and new friends. For a special price of \$18 you can enjoy an entire meal with beverage, dessert and a small gift.

WHEN: Wednesday, December 8

WHERE: Middlebury Inn

TIME: 11:30 a.m. to 1:30 p.m.

COST: \$18 per person

INCLUDES: Lunch with beverage, dessert, small gift, taxes and gratuities

WALKABILITY: 

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



**RESERVE YOUR SPOT BY
TUESDAY, NOVEMBER 8**





D.C. Cherry Blossom *Hub & Spoke Tour*

Celebrate the arrival of spring as we visit our nation's capital during the National Cherry Blossom Festival! Join us as we see some of Washington DC's most famous landmark sites. Enjoy a self-guided tour of the new and exquisite state-of-the-art Museum of the Bible. Visit the moving WWII, Korean, Vietnam, FDR, MLK and Lincoln Memorials with a local step-on guide. Tour Ford's Theater where President Abraham Lincoln was assassinated, then take your seat for a live performance of One Destiny. Visit the White House Visitor's Center where you can explore over 90 artifacts from the White House collection, and take an interactive tour of the White House.

We'll spend our last day of touring in Virginia, as we stop at Iwo Jima Memorial on our way to Arlington National Cemetery. Here, watch the Changing of the Guard and see the Eternal Flame via a trolley tour. Continue to Mount Vernon, America's oldest preservation project. Enjoy a guided tour of the home and see the same panoramic views across the Potomac as George and Martha once did! A perfect end to the day awaits, as we join our newfound friends for a fabulous farewell dinner at the Mount Vernon Inn.



**CALL FOR AVAILABILITY.
FINAL PAYMENT DUE
BY JANUARY 11.**

WHEN: Thursday, March 31 – Monday, April 4, 2022

WHERE: Washington, D.C.

COST: \$1399.00 per person double occupancy
\$1789.00 per person single occupancy

INCLUDES

- 5 days deluxe round-trip transportation aboard Premier Coach (gratuities included)
- 4 nights hotel accommodations at the Hilton Garden Inn Arlington
- 6 meals: 4 breakfasts, 1 lunch, 1 dinner
- Admission to all venues: Museum of the Bible, National Memorials (WWII, Korean, Vietnam, FDR, and MLK), Ford’s Theater with “One Destiny” admission, Petersen House, White House Visitor’s Center, Iwo Jima

Memorial, Arlington National Cemetery trolley tour, Mount Vernon Guided House Tour

- Services of a professional, local step-on guide in D.C. (including gratuities)
- All hotel and meal taxes and gratuities on included features
- Fully escorted by a National Bank of Middlebury representative

PLEASE NOTE:

Trip insurance is optional and highly recommended. Please see Kim for more information.

WALKABILITY: 

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



COMMUNITY
FINANCIAL
SERVICES GROUP

2021: Doing Good while Doing Well: ESG & Socially Responsible Investing

As the world today moves towards a more sustainable future, the idea of aligning your values with your money and investments has become increasingly important to many investors. ESG and socially responsible investing can provide the answer to the question, “Can I do good for the world while also doing well for myself and supporting my financial goals?”

ESG stands for Environmental, Social, & Governance, and applies a framework as part of the investment process in order to identify companies that are good stewards in these three important non-financial categories. Investors may want to look to this type of approach not only for social & environmental reasons, but also because they believe that rewarding these kinds of values will support a company’s long-term performance.

At Community Financial Services Group, we offer robust and active options for ESG and socially responsible portfolio solutions. This takes the form of investing in

companies implementing initiatives such as clean energy, low carbon, gender diversity, and additional similar themes. And also, can exclude companies that derive a large portion of their revenue from alcohol, tobacco, firearms, gambling, weapons of mass destruction, or that have unsavory environmental practices.

Whether you seek to add diversification to a portfolio using an ESG approach or would like it to be your core strategy, come talk to us to see if this fits with your values and financial goals.



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

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D.C. Cherry Blossom *Hub & Spoke Tour*



**SEE INSIDE
FOR DETAILS!**