



NEW HORIZONS

JANUARY 2020

Happy New Year! I hope this year is filled with peace, health, happiness and prosperity for everyone.

2019 was quite a busy year as we traveled throughout New England, New York, Montreal and all the way to the other side of the country to Arizona, Utah and Nevada! I bet you are also wondering where the Mystery trip went this past October. Everyone had a wonderful day in the Adirondacks reliving the gilded age. Our day started with a visit to the Adirondack Experience on Blue Mountain Lake, a fantastic museum that you could stay at for hours and great for all ages! We then continued our travels for a guided tour of Great Camp Sagamore on Raquette Lake. This camp, built in 1897 by William West Durant, became the retreat for the Vanderbilt Family for half a century and now is a National Historic Landmark! Our journey continued on Raquette Lake for a narrated dinner cruise on the W.W. Durant; a

family owned and operated business since 1974—a fabulous ending to a fantastic day!

In this issue, enjoy a collage of pictures showcasing some of the places we toured in 2019! We also have some exciting events this year with tours to Washington, D.C., Niagara Falls and a once in a lifetime trip to the beautiful green island of Ireland!

As always, please send me your ideas about seminars, education, sporting events, concerts and day and overnight tours. Feel free to reach out to me by phone, email or stop in and see me next time you're in downtown Middlebury!

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



UPCOMING EVENTS

Skiing at Rikert	January 11, February 18, March 8
<i>A Light in the Piazza</i> at Town Hall Theater (SOLD OUT)	January 26
The 2020 Presidential Campaign: The Caucuses & Primaries Begin	January 30
D.C. Cherry Blossom Hub & Spoke Tour	March 26-30
Paint Night with Jackie Rivers	April 8
AARP Safe Driver Class	April 14
Niagara Falls Tour	August 10-13
Ireland	September 16-25

News from the Bank—*Shop Local & Win Raffle*

This past holiday season was very exciting! We announced a Shop Local & Win raffle to encourage holiday shoppers to shop local! National Bank of Middlebury gave away \$1,000 in each of our communities (Brandon, Middlebury, Bristol, Hinesburg and Vergennes). In each community \$500 was given to a local shopper and \$500 to the local retail business where they shopped!

Local merchants placed a poster in their windows to signify they were participating in the contest. After each purchase the shopper was given a raffle ticket to complete and drop off at the National Bank of Middlebury in the community where they shopped. Local shoppers could enter their raffle tickets from December 1–18. On the afternoon of December 18, there were 5 lucky shoppers and 5 lucky merchants who each won \$500 in their community's local currency (Middlebury Money, Bristol Bucks, Vergennes Green, Brandon Green and Hinesburg received cash as they have no local currency).

National Bank of Middlebury is proud to have been able to support our communities during this holiday season!



NHC *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 or stop in at any branch to register, or download the registration form from the NBM website and either mail or drop 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

Mobile check deposit—*it's here!*

*Deposit checks directly into any of your accounts anytime, anywhere using your NBM mobile app.**

*The National Bank of Middlebury app is free. Standard text messaging or data rates may apply, so check with your wireless carrier for details.



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of Middlebury**

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Numbers to *know* in 2020

As we turn the page from 2019 to 2020, it's a great time to review personal finances. That can take the form of reviews in budgeting, investment allocation strategies, tax planning, estate planning, and retirement planning. On the retirement planning topic, it's important to know your numbers.

For 2020, most individuals can save up to \$6,000 in their Individual Retirement Account (IRA). Those age 50 or older can take advantage of a catch-up contribution and contribute up to \$7,000. These limits apply to either a Traditional IRA, Roth IRA, or a combination of the two up to the limit. If your employer offers a retirement plan via a 401(k) or 403(b), you can defer up to \$19,500, or \$26,000 for those who are 50 or older. For Simple IRA Plans, the limits are \$13,500 and \$16,500. Be sure to ask if your employer offers a matching contribution and take full advantage of it.

Remember, saving for retirement can be a great way to take advantage of tax deductions as well as tax-deferred or tax-free growth in the case of a Roth IRA. Be sure to ask your employer if they offer the ability to contribute after-tax dollars to your retirement plan via a Roth provision. For many folks, Roth IRA contributions are an attractive way to save for retirement due to tax-free growth of investments, lack of Required Minimum Distributions, and more flexible distribution rules.

If you would like to discuss financial planning or retirement strategies, contact us at CFSG for a free consultation at 802-388-6948 or by email at pvalente@cfsitrust.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.

Skiing *at Rikert*

By special arrangement, National Bank of Middlebury customers can enjoy cross-country skiing or snowshoeing with a special discount at the Rikert Nordic Center on select days this winter. Come alone, with friends or as a family! The Center is located at the historic Bread Loaf Campus of Middlebury College on Route 125 in Ripton, Vermont.

The 55+ kilometers of groomed cross-country ski trails has terrain to satisfy skiers of all abilities. Trails lead through wonderful forests, old farm fields edged by stone walls, along babbling brooks, and even past Robert Frost's Summer Cabin. Those snowshoeing will also find easy access to the new snowshoe trails, allowing them to enjoy the peace and beauty of the Vermont woods.

The selected days are Saturday, January 11, Tuesday, February 18 (school break), and Sunday, March 8. Trail Passes can be purchased for individual days or for all three. Organized time at RNC begins at 10:30 a.m. Instruction on skate and classic technique will be offered and to be followed up with a ski tour and a light lunch that consists of a hearty soup, drink and dessert. Equipment rentals are available at an additional cost. Trail Passes are valid for the entire day! To sign up, call Kim or for more information, contact Rikert Nordic Center at 802-443-2744.

WHEN: Saturday, January 11, Tuesday, February 18 (school break), Sunday, March 8

WHERE: Rikert Nordic Center, Ripton, VT

TIME: 10:30 a.m.–2:00 p.m.

COST: One day: \$45 (if you already have a pass: \$35)
All three days: \$115 (if you already have a pass: \$90)

INCLUDES: Day Trail Pass, instruction (if desired), guided tour, and light lunch

WALKABILITY:   

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





The 2020 Presidential Campaign: The Caucuses & Primaries Begin

The first votes of the 2020 presidential campaign will be cast in the Iowa caucuses on February 3 and the New Hampshire primary on February 11. After that, primaries and caucuses will be held weekly, with 14 states (including Vermont) holding primaries on "Super Tuesday," March 3.

In this presentation, Middlebury College Professor Emeritus of Political Science Eric Davis will discuss the state of the campaign in the final week before voters begin going to the polls.

WHEN: Thursday, January 30

WHERE: Community Room at National Bank of Middlebury, Main Street, Middlebury

TIME: 6:30 p.m.

COST: Free

INCLUDES: Lecture and light refreshments

WALKABILITY: 

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



**PLEASE REGISTER
BY JANUARY 27.**



D.C. Cherry Blossom *Hub &*

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, D.C.'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 our local guide. Tour Ford's Theater before taking our seats right in the Theater to watch the live performance of *One Destiny*. Visit the White House Visitor's Center and view over 90 artifacts from the White House collection.

We'll spend our last day 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.



Spoke Tour

WHEN: Thursday, March 26–Monday, March 30

WHERE: Washington, D.C.

COST: \$1,299 per-person double occupancy
\$1,689 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:

Travel Insurance is not included but optional and highly recommended. Please see Kim for more details.

WALKABILITY: 🚶 🚶 🚶 🚶

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



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



Paint Night with Jackie Rivers



Let's spring into spring with painting on flower pots! Join us for a fun two hour evening of painting with step by step instructions. No experience needed, and if you rather paint your own design... go rogue and create your own masterpiece! At the end of the night you'll be surprised what you can create with a little help

from Jackie. Take home your finished project and maybe even 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: Wednesday, April 8

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

TIME: 6:00 p.m.–8:00 p.m.

COST: \$30

INCLUDES: All painting supplies and light refreshments

WALKABILITY: 

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



**RESERVE YOUR
SPOT BY APRIL 1.**

AARP Smart Driver Class

Please join us for an AARP Smart Driver Class. The summer driving season will soon be here and this is a perfect opportunity to become a better and more aware driver. The curriculum addresses the normal physical changes brought on by the aging process, how these changes can affect driving ability and then offers ways to compensate for those changes. The course also addresses changes in vehicles, regulations and roads. Participants will learn how to interact with other road users, including truckers, bikers, pedestrians and distracted drivers. The class also addresses Vermont driving regulations, many of which have changed over the years.

Many insurance companies offer a discount to drivers who have completed the class. Drivers who have qualified for a discount by taking the course must take a refresher course every three years. There is no driving or testing involved in this class, just valuable information. When registering, please indicate if you are an AARP member and bring your AARP card if you are.

There will be a lunch break. Please feel free to bring your own lunch or plan to step out for lunch. A refrigerator is available if you need it.

WHEN: Tuesday, April 14

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

TIME: 9:00 a.m.–2:00 p.m. (please arrive at 8:45 a.m.)

COST: \$15 for AARP members,
\$20 for non-AARP members

INCLUDES: Class and light refreshments

WALKABILITY: 

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



RESERVE YOUR SPOT BY APRIL 1.





Niagara Falls Tour

Join us on a tour to Niagara Falls, Ontario—one of North America's most impressive natural landmarks! Upon arrival we'll check-in to the lovely Hilton Niagara Falls; which is directly connected to the Fallsview Casino Resort. This 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! Visit the 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 lake front winery, for a special wine-tasting experience. This 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, the Bare Naked 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 for Niagara Falls Tourism's Attraction of the Year and 2018 & 2019 Ontario Choice Awards winner for Best Performing Arts Attraction.

Our final day of highlights 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. Later 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. This evening is yours! Enjoy some free time before departing for home 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 transportation aboard Premier Coach (gratuities included)
- 3 nights hotel accommodations at the Hilton Niagara Falls
- 6 meals: 3 breakfasts, 1 lunch, 2 dinners
- All hotel and meal taxes and gratuities on included features
- 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
- Services of a professional, local step-on guide (gratuities included)
- Fully escorted by a National Bank of Middlebury representative

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.**



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-foot 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 that 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. Please visit a branch or call Kim for a detailed brochure.

WHEN: Wednesday, September 16–Friday, September 25

WHERE: Ireland

DEPARTURE: Middlebury to Boston Logan International Airport

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



COST: Early bird special: book now & save \$100 per-person

- \$3,834 per-person double occupancy
- \$4,534 per-person single occupancy

For bookings made after March 17: call for rates and availability

FINAL PAYMENT DUE: July 18

INCLUDES:

- 9 nights accommodations
- 13 meals: 8 breakfasts, 5 dinners
- Airfare from Boston Logan Airport
- Round-trip transportation from Middlebury to Boston
- 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



Memories *of the past year*







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

Member
FDIC

PRSRT STD
U.S. POSTAGE
PAID
MIDDLEBURY, VT
PERMIT #10



Niagara Falls

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Monday, August 10–Thursday, August 13

Details inside.