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## Questions?

### Eileen Lessard

Vice President, Director of  
The Club at Rockland Trust  
508.946.8485

### Patrick Wimberly

Assistant Director of  
The Club at Rockland Trust  
508.946.8486

# The Club

AT

ROCKLAND TRUST BANK

Member FDIC

## Dear Club Members,

We did it...spring is here! We made it through this unimaginable year together. For many reasons, it was a year to remember and one we could never have anticipated. We endured and are becoming stronger and more grateful than ever before.

We've all had to make a lot of changes lately. One I've embraced that's made my life easier and safer to manage while staying home is making mobile deposits using my cell phone. You don't have to have a computer to take advantage of this shortcut. Believe it or not, I received a check from an energy saving company for 2 cents. I was just going to throw it away but then they would have probably sent me another one in 6 months. At no cost and with very little effort, I took a picture of the front and back of the check and deposited it into my account. No problem, no gas needed for the car, no exposure to COVID. If you would like to learn how to do this give us a call, visit our website at [RocklandTrust.com](https://www.rocklandtrust.com), or check out the article on page 3.

Of course, sometimes you just need to go to the branch which is why Rockland Trust opened yet another branch in Worcester County. Our newest branch is open in Shrewsbury at the Lakeway Commons. We hope you get a chance to stop by and take a look around, see page 9 to meet our Shrewsbury staff. Before year end we'll be opening up yet another branch in Worcester. Rockland Trust is here to stay. We've only just begun here!

In our last newsletter we introduced our "Refer a Friend" program for The Club. We need your help spreading the word, not only about The Club but about Rockland Trust as well. While we're new to the Worcester area, we've been around for over 100 years and have almost 100 branches.

Rockland Trust recently received a perfect score of 100 on the Human Rights Campaign Foundation's 2021 Corporate Equality Index, the nation's foremost benchmarking survey and report measuring corporate policies and practices related to LGBTQ workplace equality. This is the sixth year in a row Rockland Trust has been recognized.

Last year at this time, not many people knew about Zoom. It has since become a critical way to stay in touch with people during this time of social distancing. If you would like help learning how to use Zoom, please give us a call at The Club and we will get you the training necessary to use this crucial social connector. We all spent more time at home last year than ever before and discovered new skills and hobbies. We're hoping you'll share some of your favorite things with us via Zoom in May when we have our Show and Tell event, see page 4. Maybe you have a new pet, a hobby, or a place you're dreaming of vacationing to once travel is safer. Please tell us about them, we'd love to hear about it.

It won't be long now before we start looking at booking trips to take together. We are currently planning on traveling to Ireland in April of 2022. Stay tuned for further details. We look forward to traveling with you in the future.

Sincerely,

**Eileen Lessard**

Vice President, Director of The Club at Rockland Trust

## Introducing the Club at Rockland Trust Advisory Board

The Club at Rockland Trust Advisory Board is a group of Club members that we meet with to ask how they think we are doing for correspondence, the newsletter, events, seminars, and what they might want to see us do in the future, such as places they may want to go when it's safer to travel. They are very gracious with their time and we speak to them on a more regular basis as they are very active in the group attending meetings, seminars, events, and traveling with us.

Thank you: Susan Kinsella, Elizabeth Simino, Darrell Simino, Barbara Roberti, Cheryl Bonasoro, Stephen Welch, and Joseph Bartulis!

We're always interested in other Club members' input regarding The Club at Rockland Trust. If you have ideas you would like to share with us, please reach out. We're also looking for additional Advisory Board members to join us, particularly in the Shrewsbury area. If interested, reach out to Eileen Lessard at **508.946.8485**.

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## Worcester County Walk to End Alzheimer's

Alzheimer's disease is a global crisis with significant local impact. Currently there are approximately 130,000 people aged 65 and older living with Alzheimer's in Massachusetts. The leading voluntary health organization in Alzheimer's care, support, and research is the Alzheimer's Association®. They address this crisis by providing education and support to the millions who face dementia every day while advancing critical research toward methods of treatment, prevention, and ultimately a cure.

The Club at Rockland Trust is a proud sponsor of the Worcester County Walk to End Alzheimer's for the second year in a row. While the walk is currently being planned as an in-person event on Sunday, October 3, 2021, you can participate virtually if preferred by utilizing the Walk to End Alzheimer's app from the Apple App Store or Google Play Store.

If you would like to create your own teams to participate, raise money, or volunteer for the cause, you can either reach out to Patrick Wimberly at **508.946.8486** or visit **Act.Alz.org/Worcester**.

While we search for a cure, the Alzheimer's Association is constantly providing support to various people impacted by the disease. The Alzheimer's Association 24/7 Helpline, **800.272.3900**, is available around the clock, 365 days a year. Through this free service, specialists and master's-level clinicians offer confidential support and information to not only people living with dementia but also to caregivers, families, and the public. The helpline accommodates more than 200 languages and offers decision-making support, crisis assistance, education on issues families face, information on symptoms of Alzheimer's and dementia, information on local programs and services, legal information, help with financial and care decisions, and information on treatment options for managing symptoms.



## The easiest way to do your banking.

We know your time is valuable. That's why we make it as easy as possible to take care of your financial business online and with your mobile device whether you're in Massachusetts, Rhode Island, or anywhere else. You have 24/7/365 access to your bank account to pay bills, transfer money, check account balances, and even deposit a check whenever you wish.

### With the Mobile Banking App<sup>1</sup> You Can:

- Access your accounts with just your fingerprint or by using Face ID
- Deposit checks simply by taking a photo of the front and back of the check
- View account balances and search account activity
- Transfer funds
- Set up new bill payees
- Create banking alerts
- Find the nearest branch or ATM location, and more

To log in to mobile banking, use the same User ID and password that you use to log in to your online banking account.

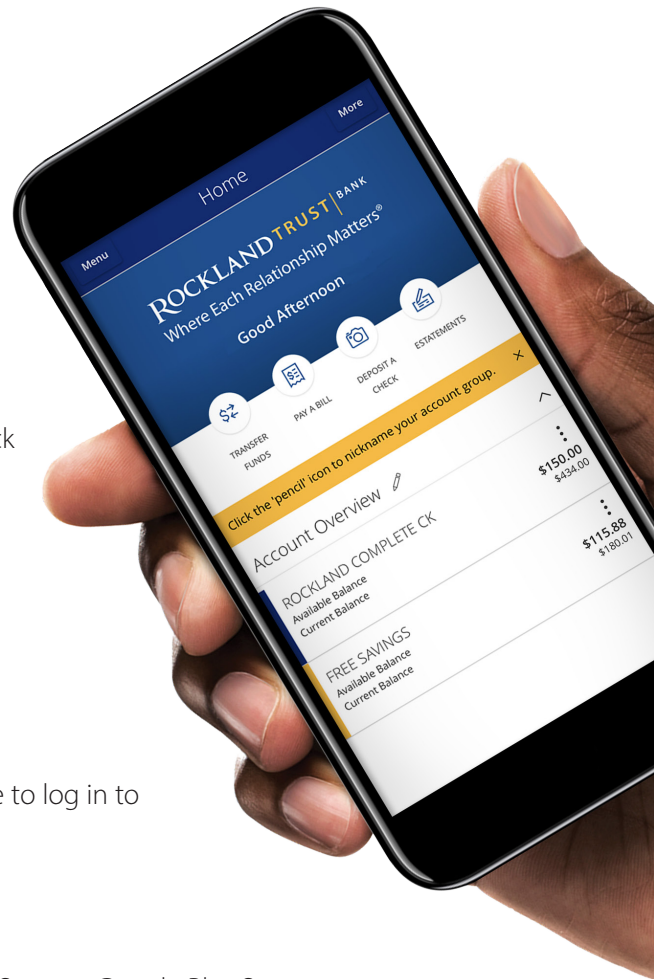
### To Get Started

Download the Rockland Trust Mobile Banking app by visiting the Apple App Store or Google Play Store.

### Mobile Deposit

Mobile deposit offers you the speed and ease of depositing checks without visiting a branch location.

After snapping a picture of the front and back of your check and submitting for process, you will have funds available the next business day for approved deposits made before 7:00 p.m. ET. Deposits requiring additional review may be due to deposits over daily limit, poor image quality, or missing information. *See your account agreement for details.*



To watch a video to learn the ease and benefits of using the mobile deposit feature, visit [RocklandTrust.com](https://www.rocklandtrust.com):

- **From a Computer** — Hover over Personal, select **Mobile Banking** under Electronic Banking Services, scroll down the page and select **Mobile Deposit**, then click play.
- **From a Mobile Device** — Press **Menu**, press **Personal**, press **Services**, select **Electronic Banking Services**. Press **Mobile Banking**, select **Learn More**. Press **Mobile Deposit**, then click play.

1. Mobile banking is offered as a free service of Rockland Trust. You may incur and are responsible for any charges assessed by your mobile carrier. Contact your mobile carrier for more information.

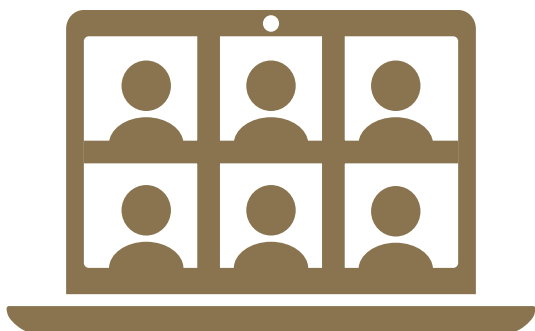
# Travel and Events

To sign up for any of the following events, please call Patrick Wimberly at **508.946.8486** so we can ensure you receive the Zoom link to participate in the event, or the link to the registration page. Visit **RocklandTrust.com/TheClub** to stay up to date on all of our upcoming virtual events.

## Show and Tell

May 4, 2021 – [1:00 p.m. - 2:00 p.m.]

Join our Zoom meeting and bring or wear something significant to you to share with the group as we get to know each other. It could be your favorite item, an artifact from a vacation, a picture of your favorite place to vacation, an audio clip from your favorite band or favorite song, paraphernalia from your favorite sports team, a copy of your favorite recipe or cookbook, a picture of one of your ancestors, a picture of your pet, or even your actual pet! Something interesting that sets you apart from others or something you want to share with the group that is special to you.

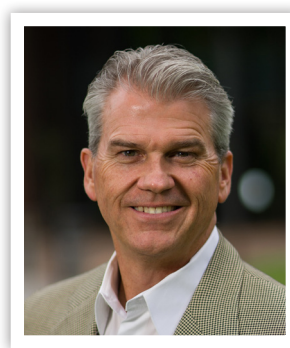


## Effective Lessons for a Fulfilling Life

May 11, 2021 – [10:00 a.m. - 11:00 a.m.]

Michael Copperwhite's workshop will give you a renewed perspective on our untapped potential and how to manifest it. The workshop will include specifics on personal development and the importance of maintaining a growth mindset.

Michael is a motivational speaker and teacher who has a passion for providing audiences with information to help them live their BEST lives. He presents to companies at their conferences and team-building events. His topics include mindset shifts for success, overcoming self-limiting beliefs, personal development, and leadership. Michael grew up in New York and has resided in Massachusetts for the past 30 years and his key to success is to never stop learning.



## Trivia

May 26, 2021 – [2:00 p.m. - 3:00 p.m.]

Join The Club for a fun Zoom trivia event! The top two participants will win a gift card. We'll have categories featuring arts, science, geography, history, entertainment, and general knowledge. Also, learn how you can hold similar events with friends or family.

## IMG Zoom Webinar on the State of the Economy

June 17, 2021 – [2:00 p.m. - 3:00 p.m.]

Join the Rockland Trust Investment Management Group (IMG) for an Economy and Market Update Webinar that will focus on how to protect your assets in uncertain times and generate income in a low interest rate environment.

*The Club at Rockland Trust presents...*

## *Shades of Ireland*

**10 Day  
Trip!**

**Monday, April 25, 2022  
to Wednesday, May 4, 2022**

**13 Meals included: 8 Breakfasts & 5 Dinners**

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### **Information Session for April 2022 Shades of Ireland<sup>1</sup>**

**June 8, 2021 – [10:00 a.m. - 11:00 a.m.]**

Join Collette for an informative Zoom webinar presented by The Club at Rockland Trust on a 10 day Ireland trip. From history-filled Dublin to the rolling green hills and dramatic coast, experience Ireland's charms on a journey through the Emerald Isle. Choose how you explore the city of Dublin. Experience the world-famous beauty of the Ring of Kerry. See sheepdogs in action on a working farm. See Killarney from an Irish jaunting car (weather permitting). Stand in awe at the top of the stunning 700-foot Cliffs of Moher. Live like royalty during an overnight stay on the grounds of a castle. A vibrant blend of captivating culture and stunning nature, this is the Ireland you've always imagined.

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1. The Club at Rockland Trust Company announces Shades of Ireland hosted by Collette. Trip is hosted by Collette and coordinated by Rockland Trust as a courtesy to members of The Club at Rockland Trust. Rockland Trust earns a commission from Collette in accordance with the terms of the business agreement between Collette and Rockland Trust. Trip is subject to Collette's terms and conditions, including its cancellation policies. A signed copy of a Rockland Trust Acknowledgement and Release is required prior to participation in the trip.



## Have You Joined Our Book Club?

The Club at Rockland Trust Book Club meets the third Thursday of each month from 1:00 p.m. to 2:30 p.m. Due to COVID, we have switched to a conference call format.

If you are interested in joining, please contact us at **508.946.8486**.

## Upcoming Book Club Meetings

**May 20, 2021**

***The Lions of Fifth Avenue***

by Fiona Davis

**June 17, 2021**

***The Mysterious Affair at Styles***

by Agatha Christie

**July 15, 2021**

***The Hunting Party***

by Lucy Foley

## Did You Know?

Our book club books are selected and then ranked by the participants. The favorite book the book club read in 2020 was *Where the Crawdads Sing* by Delia Owens, and the runner-up was *Where the Heart Is* by Billie Letts.

## Benefits of Reading

Reading every day may improve your life span.<sup>1</sup> A 2015 Yale University study published in the journal *Social Science & Medicine* found that people who read books live longer than people who don't. They followed more than 3,600 adults over the age of 50 for 12 years. They split the group into 3 groups: non-readers, people who read less than 3.5 hours per week, and people who read more than 3.5 hours per week. They discovered that people who consistently reported reading lived longer than the non-readers. People who read more than 3.5 hours a week lived 23 months longer than people who didn't read at all, which applied to all reading participants regardless of gender, wealth, education, or health factors.

Reading can improve brain function on a variety of levels.<sup>2</sup> A 2013 Emory University study published in the journal *Brain Connectivity* found that reading a novel enhances connectivity in the brain and improves brain function. "The neural changes that we found associated with physical sensation and movement systems suggest that reading a novel can transport you into the body of the protagonist," said neuroscientist Professor Gregory S. Berns, the lead author of the study. The ability to put yourself in someone else's shoes improves the ability to interpret mental and emotional states of ourselves and others, and our understanding that each person has unique motives or perspectives.

1. Avni Bavishi, Martin D. Slade, Becca R. Levy, A chapter a day: Association of book reading with longevity, *Social Science & Medicine*, Volume 164, 2016, Pages 44-48, ISSN 0277-9536, <https://doi.org/10.1016/j.socscimed.2016.07.014>.  
(<https://www.sciencedirect.com/science/article/pii/S0277953616303689>)

2. Gregory S. Berns, Kristina Blaine, Michael J. Prietula, Brandon E. Pye, Short- and Long-Term Effects of a Novel on Connectivity in the Brain, *Brain Connectivity*. 2013 Dec 1; 3(6): 590-600. doi: 10.1089/brain.2013.0166, PMID: PMC3868356  
(<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3868356/>)

## Honey Lemon Butter Chicken with Asparagus



### Ingredients:

5 tablespoons unsalted butter

1 tablespoon chopped garlic

1/3 cup lemon juice

1 tablespoon low-sodium soy sauce

1/4 cup honey

2 tablespoons minced parsley

Salt and pepper to taste

1 lb. boneless chicken breasts

1/4 cup white flour (for gluten free, use coconut flour)

1 lemon sliced

1 bunch of asparagus trimmed

**Optional:** Serve with mashed potatoes

### Instructions

In a large skillet, melt 3 tablespoons of butter on medium heat (save 2 tablespoons of butter for later). Mix in garlic and stir for 1-2 minutes. Add lemon juice, soy sauce, honey, and minced parsley. Add pepper to taste. Move sauce to a bowl and set aside.

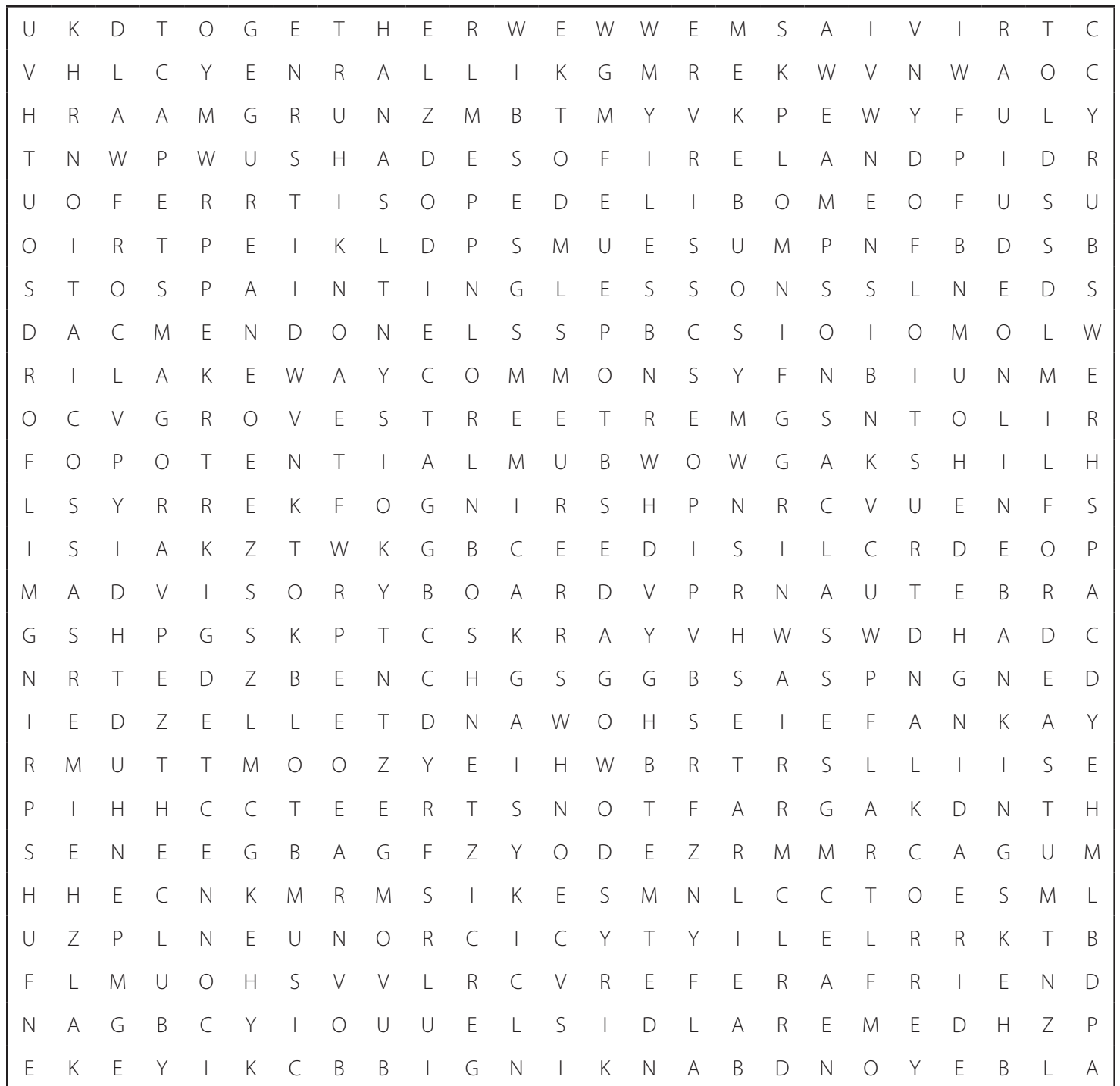
Butterfly chicken breasts. Coat chicken breasts in flour. Melt 1 tablespoon of butter in the same skillet on medium heat; add floured chicken to the skillet and cook until golden brown, 3-5 minutes on each side until cooked through. Place on a plate and set aside.

Place lemons on the bottom of the skillet. Cook for 2 minutes on each side on medium to low heat so they start to caramelize. Place caramelized lemons on plate with chicken breasts. Dispose of any scraps remaining on the skillet.

Add asparagus to the skillet with 1 tablespoon of butter. Sauté for 3-5 minutes on medium heat until bright green. Drizzle with some of the sauce to coat. Return chicken to the skillet and place the asparagus on top of the chicken. Top with lemon slices. Add remaining sauce to the skillet. Add salt and pepper to taste; heat until warm, and serve hot.

Serving Size: 2

## Spring Newsletter Word Search



ALZHEIMERS ASSOCIATION  
BEYOND BANKING  
BOOK CLUB  
BURIED TREASURE  
CLASSES  
CLIFFS OF MOHER  
CONNECTED

COUPONS  
DUBLIN  
EMERALD ISLE  
GRAFTON STREET  
GROVE STREET  
KILLARNEY  
LAKEWAY COMMONS

MENDON  
MILFORD EAST  
MILFORD SOUTH  
MOBILE DEPOSIT  
MUSEUMS  
MUSIC  
ONLINE BANKING

PAINTING LESSONS  
PETS  
POTENTIAL  
READING  
REFER A FRIEND  
RING OF KERRY  
ROCKLAND TRUST

SAVINGS BONDS  
SEMINARS  
SHADES OF IRELAND  
SHOW AND TELL  
SHREWSBURY  
SPRING  
THE CLUB

TOGETHER  
TRIVIA  
WALK  
ZOOM



## We're always looking for ways to make your banking experience even more convenient—

which is why we're pleased to announce our newest convenient branch location in Worcester County. Visit our new branch located at **193 Boston Turnpike, Shrewsbury at Lakeway Commons.**



**Pictured from left to right:**  
**Satinder Gill**, Relationship Banker,  
**Joseph Saster**, Relationship Banker,  
**Amanda Rizk**, Relationship Banker,  
**Warren Manigault**, Branch Manager, and  
**Courtney Flem**, Relationship Banker.

### *It pays to know someone...*

With our Refer A Friend program, you can earn \$50 for every new member referred\* to The Club. Clip this coupon and give it to your referral to complete and then provide at account opening at any Worcester County branch. If they open a Club Checking account, you get \$50 if all requirements of the promotion are met.

Referred Person's Name

Name of The Club Member Who Referred You

Referred Person's Address

Address of The Club Member Who Referred You

Referred Person's Email

Email of The Club Member Who Referred You

\*Referred customer must open a new Club Checking account and meet all account balance requirements throughout the first 90 days of account opening. Referring customer must be a current Rockland Trust personal checking or savings account holder. Employees are not eligible. By participating in this program, each party may be aware that the other is a Rockland Trust customer. Referred Persons who currently own or have had a Rockland Trust checking account within 90 days prior to the account open date are not eligible. Limited to one bonus per referred customer and referred account. If the referred account is in good standing and meets the Club Checking balance requirements, the bonus will be paid directly to the referring account 120 days after the referred person's account opening. Both accounts must be open at the time the reward is credited. Bonus payment will be reported to the IRS for the tax year in which it is paid. Offer may be discontinued at any time without prior notice.

#### **Mendon Branch**

14 Hastings Street Route 16 | 508.634.4114

#### **Milford East Main Branch**

300 East Main Street | 508.482.5305

#### **Milford South Main Branch**

146 South Main Street | 508.634.4110

#### **Shrewsbury Branch**

193 Boston Turnpike | 508.719.8857

#### **Worcester Grafton Street Branch**

967 Grafton Street | 774.420.7700

#### **Worcester Grove Street Branch**

301 Grove Street | 508.926.8813

# Managing Isolation Together

Even before the COVID-19 pandemic left us isolated, loneliness was a growing concern in the United States. A 2018 Cigna survey<sup>1</sup> of more than 20,000 adults found that 46 percent said they sometimes or always felt alone. The pandemic, by most accounts, seems to have exacerbated these feelings. While the current state of events has more places opening up to greater capacity, and we're hoping that continues, we need to listen to the scientists for when it's safe for all of us to venture out again. Until then, there's plenty we can do to reduce our feelings of isolation and stay connected.

## Staying Connected

Staying connected with friends and family can reduce feelings of loneliness and isolation. Stay in touch whether by phone, Zoom, FaceTime, Skype, etc. A study published in 2016 in *Cyberpsychology, Behavior, and Social Networking*<sup>2</sup> showed that isolated adults feel less lonely when they use these tools. Communicating with others virtually is easier than ever. Reminisce together on your favorite memories spent with each other.

## Stay Positive

While it might feel like we don't have control of current events, it's important to remember that we can still do many things. Find opportunities to share positive and hopeful stories with others and generate positive emotions by sharing memories. Consider joining our Show and Tell Zoom meeting on May 4, 2021 (as mentioned on page 4).

## Go for a Walk

With warmer temperatures on their way, it's a great time to get out and enjoy the outdoors again. We can do so while still maintaining social distancing and remaining safe. Many trails are still open and the exercise is good for us physically as well as mentally.

## Stay Busy

Try a new hobby, or expand on an existing one. Plan what you want in your garden this year, or spruce up your yard with a little landscaping. Play uplifting music or dive into a good book (you can even join our book club mentioned on page 6). Take on learning a new language, or brush up on one you haven't used in a while. Maybe friends or family have a hobby that you might enjoy. Take it up with them and stay connected by sharing notes or tips, and talk about your successes or mishaps. Do what interests you.

## Get a Pet

So many people have adopted pets during the pandemic that many shelters have run short of dogs and cats. Pets provide companionship, can give owners a sense of purpose and satisfaction, and reduce feelings of loneliness. In a 2013 study published in the journal *Aging and Mental Health*,<sup>3</sup> researchers found that patients aged 60 and older with a pet were 36 percent less likely than non-pet owners to report feelings of loneliness.



1. <https://www.cigna.com/about-us/newsroom/news-and-views/press-releases/2018/new-cigna-study-reveals-loneliness-at-epidemic-levels-in-america>

2. William J. Chopik. *Cyberpsychology, Behavior, and Social Networking*. Sep 2016.551-556. <http://doi.org/10.1089/cyber.2016.0151>

3. Ian H. Stanley, Yeates Conwell, Connie Bowen & Kimberly A. Van Orden (2014). Pet ownership may attenuate loneliness among older adult primary care patients who live alone, *Aging & Mental Health*, 18:3, 394-399, DOI: 10.1080/13607863.2013.837147 (<https://doi.org/10.1080/13607863.2013.837147>)

## There are so many things we can do using the internet, the possibilities are seemingly endless...

### Museum Tours

While many museums are closed, that doesn't mean you can't still enjoy art. Thanks to Google Arts and Culture, you can explore over 2,000 museums and galleries from all around the world for free without having to step outside your home. Visit the website [ArtsandCulture.Google/Partner](#) to start exploring.

### Online Classes

Class Central pairs your interests with free online college courses from institutions such as Harvard, Stanford, and MIT. Visit the website [ClassCentral.com](#) to explore classes that pique your interest and enroll in the free classes.

### Coupons

Before you shop, look for free coupons available online. Retail Me Not allows you to search through more than 5,000 stores for free coupons and highlights current deals for big-name retailers on the homepage at [RetailMeNot.com](#). Prescriptions can be expensive, but GoodRx may provide discounts on some prescriptions. Did you know drug prices can vary between pharmacies? GoodRx will allow you to search current prices, plus it's accepted at many major pharmacies including Walgreens, Walmart, CVS Pharmacy, Rite Aid, Kroger, and others. Check out [GoodRx.com](#).

### Painting Lessons

Remember Bob Ross, the painter and television personality of the popular PBS television show *The Joy of Painting*? The show is available in full on YouTube at [youtube.com/user/BobRossInc/videos](#).

### Sitting on Buried Treasure?

Many people have accumulated U.S. Savings Bonds over the years. We've tucked them away for safekeeping or have since forgotten about them. Unfortunately, many of those Savings Bonds have matured and are no longer earning interest.

The following Savings Bonds no longer earn interest:

SERIES	ISSUE DATE
E	All issues
EE	January 1980 through March 1991
H	All issues
HH	January 1980 through March 2001
Savings Notes	All issues
A, B, C, D, F, G, J, K	All issues

If you're still holding Savings Bonds, be sure to check that they are still earning interest. You can visit [TreasuryDirect.gov](#) to see if your bonds are still earning interest and see their current value. It may be time to redeem your Savings Bonds and put the funds in a Rockland Trust savings vehicle to continue to have your money work for you.