

# Beyond Banking AT The Club

Fall 2021 | Volume 1 | Issue 4



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## Questions?

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# The Club

AT

ROCKLAND TRUST | BANK

Member FDIC

## Dear Club Members,

Home. Such a simple word but one filled with emotion. A safe place that shelters us from the rest of the world. The place where we can let down our hair and just be ourselves. Home is where we all spent more time this year than ever before. This "stay at home" time has given us a renewed appreciation for friends and family; we realized that we need each other. Never before have we had this much time to reflect on our lives, to learn new things, and to explore new adventures.

Lately, I've been wondering if it's time to downsize my home. Although we are in the middle of a seller's market, this decision is not an easy one to make. If you've been toying with this idea, see page 10 for an article that may help. With downsizing in mind and spare time on hand, I decided to get organized. My attic and basement have never been this clean. I rediscovered items I forgot I had. Hidden treasure surfaced! Speaking of hidden treasures, we'll be offering a seminar on November 30 on how to safely sell items on the internet hosted by Bill Safer. You may know him as the host of the program called *Hidden Treasures* on Worcester's local WCCA-TV channel 194. I've known Bill for over 10 years and he knows what he's talking about. With the holidays coming up, it would be nice to recycle these treasures, affording other people the opportunity to enjoy them while making some extra cash. Bill is a retired Worcester policeman. He can help keep you safe and offer tips on making the process easier to navigate; see page 4.

Because people were spending more time at home, it was the perfect time to adopt a pet, but they were scarce. That is about to change. Due to the unusually active hurricane season, pets are being shipped up to New England from the South. I called Second Chance Animal Shelter in North Brookfield to see how I could help these pets transition to New England. I discovered that there was a major shortage of veterinarians and vet techs even prior to the shutdown, which has only intensified. My work schedule and physical limitations make it difficult for me to have a pet in my home full time, but I do love animals. Donating my time a couple of hours a week could help me satisfy my need to make a difference and help these very deserving animals find a home. If you have the time and are willing to volunteer for a couple of hours to answer phones, feed pets, or simply lend a hand, they sure could use your help. With their fourth location opening in November in Southbridge, the need for volunteers has never been greater. Give them a call at **508.867.5525** or connect with them online at **SecondChanceAnimals.org**.

We too are continuing to grow— this time by opening another branch on Park Avenue in Worcester. If you go to page 9, you'll see a picture of the team waiting to serve you there. We're also increasing the number of Rockland Trust ATMs, including a new one soon to be available at the Hanover Theatre. As an owner of a Club Checking account, you have unlimited ATM access not only at Rockland Trust's ATMs but any ATM in the entire country surcharge free\*. This is one of the great many benefits of being a member of The Club!

We look forward to getting better and stronger than ever in 2022. If I don't see you before then, I hope you have a happy, healthy, safe holiday season!

Sincerely,

**Eileen Lessard**

Vice President, Director of The Club at Rockland Trust

\*Club Checking accounts will be reimbursed for surcharges charged by another institution for ATM withdrawals anywhere in the United States. Reimbursements will be reported to the IRS at the end of each tax year.

## Ways to Improve Your Health<sup>1</sup>

Eileen Lessard had a Q&A with Lauren Desmond, MS, RDN, LDN, from Wellness Workdays, who is a registered dietitian nutritionist (RDN) and licensed dietitian nutritionist (LDN). Below are some of the questions and answers they spoke about.

**Question:** I want to eat better but where do I start? There are so many recommended diets to choose from.

**Answer:** The best and most effective diet changes are the ones you can sustain. Start with small goals that make sense for you. Some ideas include: cooking more meals at home, eating a fruit or vegetable with each meal, or incorporating healthy balanced snacks. Meeting with a registered dietitian can help you create a plan that will work for you. If you're looking for more ideas, check out MyPlate at [www.MyPlate.gov](http://www.MyPlate.gov) or the Mediterranean Diet at [www.Heart.org/en/healthy-living/healthy-eating/eat-smart/nutrition-basics/mediterranean-diet](http://www.Heart.org/en/healthy-living/healthy-eating/eat-smart/nutrition-basics/mediterranean-diet). Consider working with a registered dietitian to get started.

**Question:** Do I need to count calories?

**Answer:** No, counting calories is not recommended for most people. It's hard to keep up with and can create an unhealthy relationship with food. Paying attention to calorie counts can be helpful in some instances, such as comparing nutrition labels for two similar items in the grocery store or choosing a meal when dining out to help make an informed decision. But in general, a focus on healthy and sustainable diet changes works better for most people than strict calorie counting. The exact approach to this will be different for each person, depending on your current diet, culture, and lifestyle. If you're trying to eat healthier and/or lose weight, try setting some specific and realistic goals that you can stick to.

**Question:** Are fresh vegetables better than frozen?

**Answer:** From a nutrition perspective, no. Frozen vegetables from the grocery store are flash-frozen at the peak of freshness, preserving their nutrient content. This means they may contain more nutrients than fresh vegetables, which have been picked, stored, and trucked across the country to your grocery store. In general, the decision between fresh and frozen will come down to your preferences. Having frozen vegetables on hand can be a convenient way to add more vegetables to your diet. There can also be less waste than with fresh since you can just use what you need. However, it's often hard to beat the appeal of fresh, in-season produce when it's available. The best type of vegetable is the one you will actually eat!

**Question:** How can I improve my sleep?

**Answer:**

- Keep a similar wake and bedtime each day
- Get sun exposure every day
- Limit screen time to two hours or fewer before bed
- Try darkening your room with blackout blinds or curtains
- Establish a bedtime routine
- Dim the lights in your home an hour before bed
- Try a relaxing activity before bed like reading a book

1. Lauren Desmond has provided general answers. More detailed answers to most of these questions depend on your individual health information as well as your lifestyle. Discuss health questions with your doctor or an appropriate specialist. If you're looking to improve your nutrition, then working one-on-one with a registered dietitian can help you make healthy, sustainable changes to benefit your health that fit into your unique lifestyle.

## Update payments quicker and easier with CardSwap!

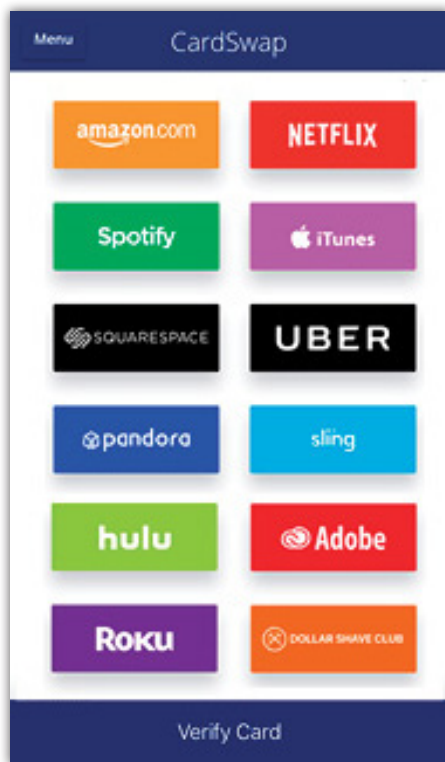
You have a lot of streaming, shopping, viewing, and other online services right at your fingertips. But when a card expires, updating payment information for these services can be time-consuming and frustrating. CardSwap lets you update your card information with all your favorite service providers in one place, at the same time.

### Getting started is easy!

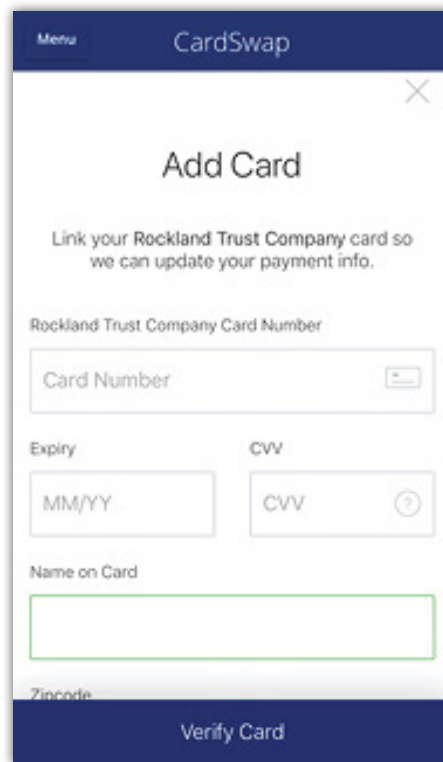
To start using CardSwap, log in to Rockland Trust Online or Mobile Banking and click "CardSwap" under the "Services" tab. Simply update your payment information once, and provide the login information for your service providers — CardSwap does the rest. That means less time updating, and more time using all the services you love.

### CardSwap is here to help in three easy steps:

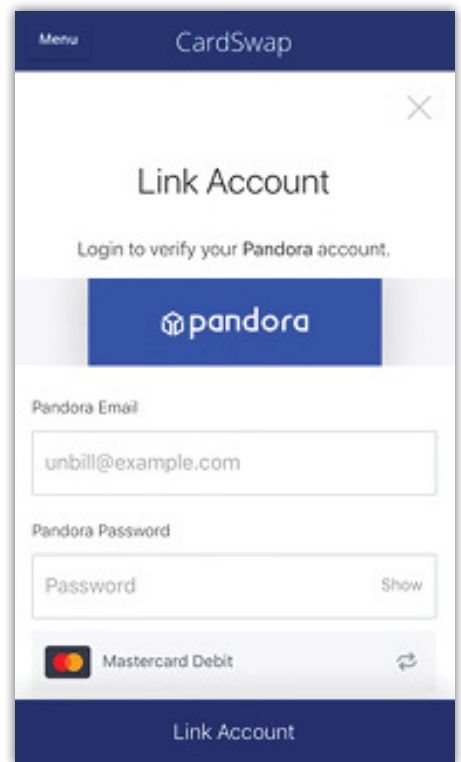
#### 1. Pick accounts\* you use



#### 2. Input your card info



#### 3. Log in to your linked accounts



For the best possible user experience on a desktop or laptop, we recommend using Google Chrome when accessing CardSwap. To learn more, visit our **CardSwap FAQs** at **RocklandTrust.com** by going to **Personal > Services > Electronic Banking Services > Mobile & Online Banking FAQs > CardSwap FAQs**.

There are more than 50 vendors available on CardSwap, and more businesses are added regularly. It may take up to 24 hours for these updates to be made across some services.

\*None of the listed companies are associated with, sponsor, or endorse this product.

## The Band's Visit | November 14, 2021 – [1:00 p.m.]

The critically acclaimed smash-hit Broadway musical *The Band's Visit* is the winner of 10 Tony® Awards, including Best Musical, making it one of the most Tony-winning musicals in history. It is also a Grammy Award® winner for Best Musical Theater Album. In this joyously offbeat story, set in a town that's way off the beaten path, a band of musicians arrive lost, out of the blue. Under the spell of the desert sky, and with beautiful music perfuming the air, the band brings the town to life in unexpected and tantalizing ways. Even the briefest visit can stay with you forever. With a Tony®- and Grammy®-winning score that seduces your soul and sweeps you off your feet, and featuring thrillingly talented onstage musicians, *The Band's Visit* rejoices in the way music makes us laugh, cry, and ultimately brings us together.

*The Club at Rockland Trust will have some tickets for Club members on a first-come, first-served basis. If you're interested in attending this show, give us a call at 508.946.8486 so we can get the tickets to you.*

Bill Safer will present two of our upcoming seminars: "Selling on the Internet," and "Miniature Books." Bill has been collecting and selling antiques for over 45 years. Bill has a TV show called *Hidden Treasures*, on WCCA-TV channel 194 in Worcester and on the internet at [www.WCCATV.com](http://www.WCCATV.com) for more than nine years. With the help of various guests, Bill helps viewers gain knowledge that can be used to find hidden treasure, perhaps in your own home! He wrote a book in 1982, which was printed in miniature, titled *Shelling*, about his adventures diving in the South China Sea off the coast of Okinawa, Japan. He has been a writer of a nature column for over 20 years called, "Nature's Way," published in The Worcester County League of Sportsmen's newspaper. He's written for Rock & Gem magazine and Pen World magazine. His articles have appeared in The Worcester Telegram & Gazette and Yankee magazine.

## Selling Things On The Internet | November 30, 2021 – [1:30 p.m. – 3:00 p.m.]

Hidden Treasures — How to buy treasures at yard sales, estate sales, and other places you can buy as well as the ways you can sell them using the internet.

## Miniature Books | December 16, 2021 – [10:30 a.m. – 11:30 a.m.]

Miniature books have been around for thousands of years. Through the years, miniature books have been treasured and sought after. To be an official miniature book, it can be no higher or longer than three inches. They sometimes get as small as needing a microscope to read the words! Join Bill as he talks about the history of miniature books.

*The above seminars will be held at the Worcester Senior Center located at 128 Providence Street, Worcester, MA 01604. To reserve a spot at one of these seminars, please give us a call at 508.946.8486.*

## Join Us for a Special Travel Presentation | America's Cowboy Country (see next page)

We'll have a presentation for **America's Cowboy Country** on Wednesday, January 26, 2022, at the Worcester Senior Center at 1:00 p.m. To reserve your seat, call us at **508.946.8486**.

*The Club at Rockland Trust presents...*

## *America's Cowboy Country\**

**9-Day  
Trip!**

**Saturday, September 24, 2022  
to Sunday, October 2, 2022**

**12 Meals Included: 8 Breakfasts & 4 Dinners**

**BOOK NOW & SAVE \$100 PER PERSON!**

**Cost per person: \$4,898 Single basis | \$3,998 Double basis | \$3,948 Triple basis**

*\$100 off and rates are valid on air-inclusive packages until March 24, 2022*

Get to know Salt Lake City during a tour featuring the Great Salt Lake and the Utah State Capitol building. Wind through Grand Teton National Park, home to the youngest peaks in the Rockies. Keep your camera handy — there are plenty of opportunities to take photos. Visit Yellowstone National Park, the world's first national park, famous for its geysers, hot springs, and incredible wildlife, including free-ranging herds of buffalo. Watch in awe as the Old Faithful geyser sends a fountain of steam more than 130 feet in the air. Visit the Buffalo Bill Center of the West, a tribute to one of the most well-known figures of the Old West. Stop in Deadwood, a rambling Western town and a national historic landmark.

Re-creations of turn-of-the-century street lamps light the way through the restored architecture. A local guide introduces you to the history of the city, where gold, gambling, and gunpowder were once the order of the day. Visit Kevin Costner's Tatanka: "Story of the Bison." This interpretive center features large, awe-inspiring sculptures depicting the relationship between bison and the Lakota Native Americans. Travel to Custer State Park and search for a herd of over 1,000 roaming bison. Your guide will fill you in on the park's wildlife history and facts. See the world's largest mountain sculpture still in progress, the Crazy Horse Memorial. The memorial includes the Indian Museum of North America, the Native American Cultural Center, the sculptor's studio, an orientation center, and theaters. Many Native American artists and craftspeople practice their art at the memorial and are on hand to discuss the influence their culture has on their work. See Mount Rushmore, one of the country's most famous landmarks. Engage in a special conversation with a Lakota Native American to discuss his dedication to his community and the Native American way of life, past and present.

\*The Club at Rockland Trust Company announces America's Cowboy Country 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.

# Around The Club

## Time to Check Out the Book Club!

The Club at Rockland Trust Book Club meets on the third Thursday of each month from 1:00 p.m. to 2:30 p.m. at the Worcester Senior Center, located at 128 Providence Street, Worcester, MA 01604.

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

## Upcoming Book Club Meetings

**November 18, 2021**

*The Silent Patient*  
by Alex Michaelides

**December 16, 2021**

*Winter Street*  
by Elin Hilderbrand

**January 20, 2022**

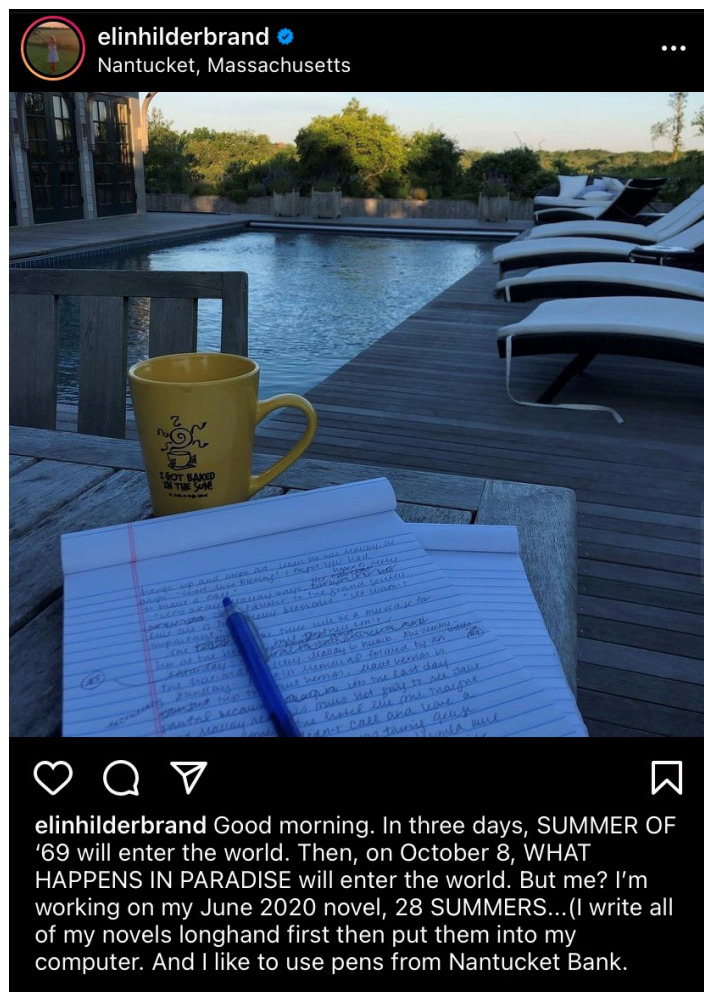
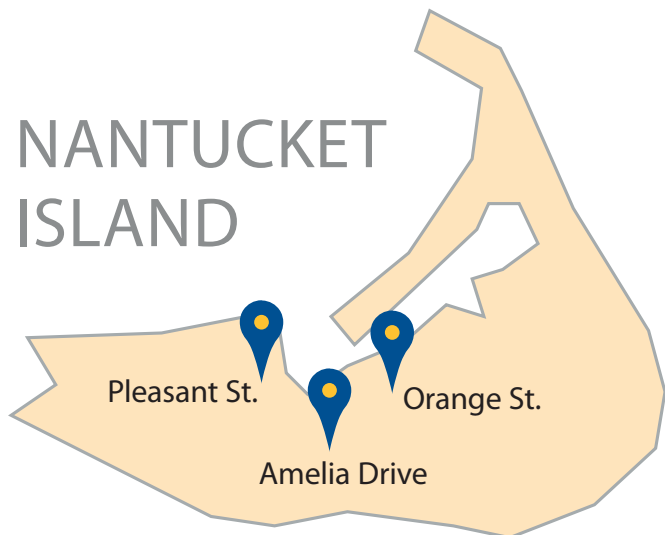
*The Grace Kelly Dress*  
by Brenda Janowitz

## Did You Know?

The author of our December Book Club selection, Elin Hilderbrand, likes to use our Nantucket Bank pens to write out her novels longhand first before putting them into her computer.

Nantucket Bank is a division of Rockland Trust. If you ever find yourself on Nantucket, be sure to stop by one of our branches located there for all your banking needs during your visit.

## NANTUCKET ISLAND



## Honey-Roasted Chicken and Sweet Potatoes



### Ingredients:

4 chicken thighs or chicken breasts

1 teaspoon salt or to taste

¼ teaspoon black pepper or to taste

½ teaspoon garlic powder

1 ½ teaspoons Italian blend seasoning, divided

5 tablespoons butter, divided

4 tablespoons honey, divided

1 ½ lbs sweet potatoes, diced into 1–2 inch pieces

2 tablespoons dried cranberries

¼ cup pecan halves

fresh thyme for garnish

### Instructions:

Preheat oven to 375 degrees Fahrenheit. Season chicken with salt and pepper, to taste, plus garlic powder, and 1 teaspoon Italian seasoning.

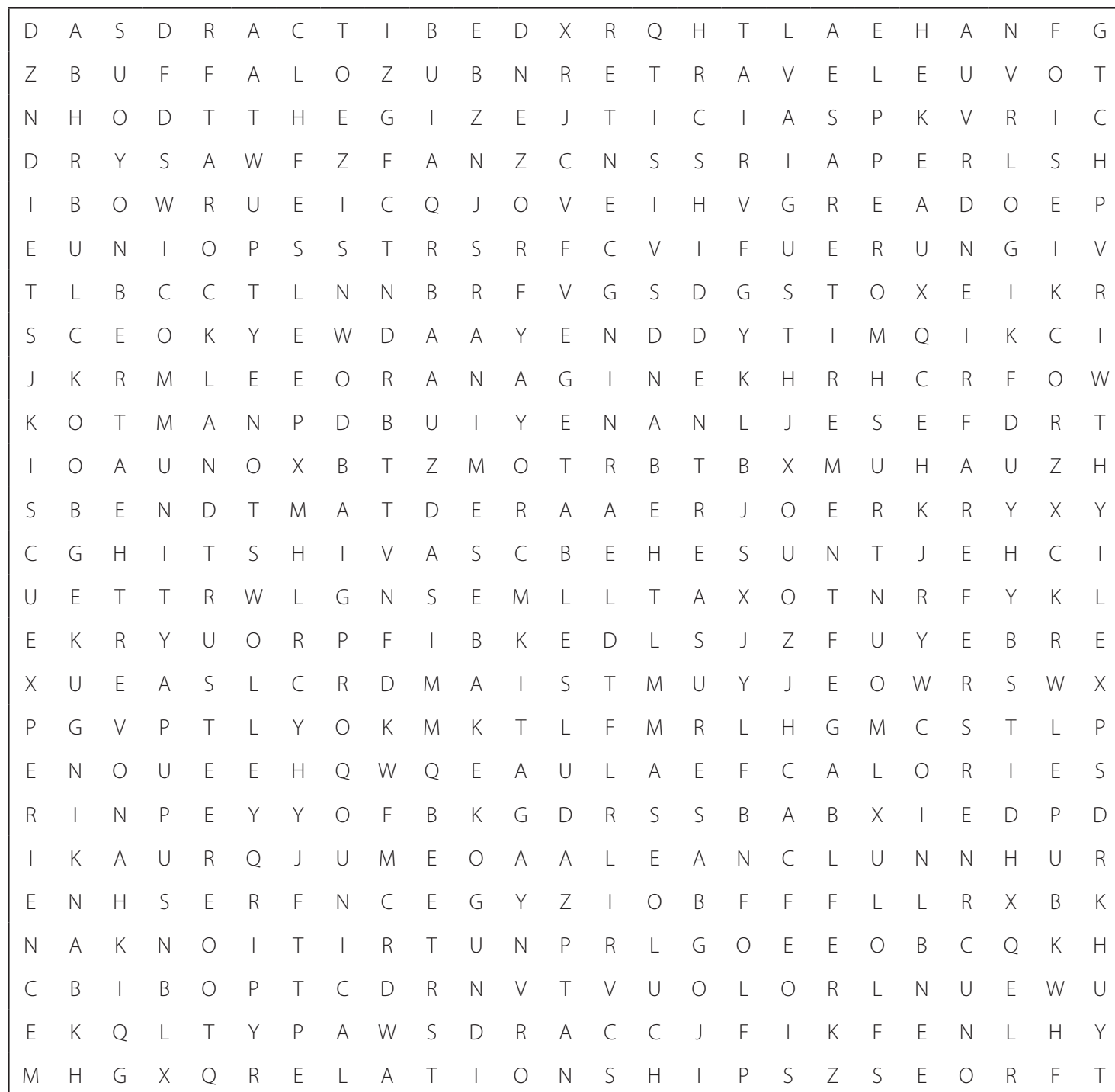
In a large skillet over medium heat, melt 3 tablespoons butter. Stir in 2 tablespoons of honey. Add chicken to pan and brown on each side for 3-4 minutes. Scoot chicken to the sides of the skillet.

Add remaining butter and honey to the center of the skillet. Once butter is melted, add sweet potatoes and stir to coat in the honey-butter mixture. Sprinkle with remaining Italian seasoning, then add cranberries and pecans and stir to combine. Allow to cook for 3-4 minutes.

Transfer skillet to preheated oven and bake for 10-15 minutes until chicken is cooked through. Garnish with fresh thyme and cracked black pepper and serve.

**Servings: 4**

## Fall Newsletter Word Search



BANKING  
BILL SAFER  
BOOK CLUB  
BUFFALO  
CALORIES  
CARDSWAP  
COMMUNITY  
COWBOY

DEBIT CARD  
DIETS  
DOWNSIZE  
EXPERIENCE  
FALL  
FOLIAGE  
FRESH  
FROZEN

GOLD  
HANOVER THEATRE  
HEALTH  
HIDDEN TREASURES  
HOME  
LEARNING CENTER  
MINIATURE BOOKS  
MOUNT RUSHMORE

NUTRITION  
REFER A FRIEND  
RELATIONSHIPS  
REPAIRS  
RETIREMENT  
ROCKIES  
ROCKLAND TRUST  
SALT LAKE CITY

SEMINARS  
SLEEP  
THE BANDS VISIT  
THE CLUB  
TRAVEL  
UTAH  
VEGETABLES  
YELLOWSTONE

## 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. Visit our new Worcester branch located at **633 Park Avenue** or call the branch at **774.243.1098**.



**Pictured from left to right:**  
**Gurinder Gill**, Relationship Banker  
**Beatrice Anku**, Relationship Banker  
**Brandon Le**, Branch Manager  
**Adriana Coello**, Relationship Banker  
**John Taschioglou**, 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

# *Is Now the Time to Downsize?*

You've built your house into a home through years of hard work. While you still have lovely memories, it's possible that your life has changed and you're asking yourself, "Now that the kids are grown, do I really want to deal with the upkeep of a large home?"

In other words, you're considering downsizing. "Many who went into large homes did so 20–30 years ago, and their lifestyles have since changed. When they bought their homes, they had a plan, like choosing a house with a large yard they looked forward to maintaining or choosing an area with good schools for their children to enjoy. As time goes by and their priorities change, they find that the upkeep is too cumbersome and it's time to find something more in line with their current lifestyle," said Linda MacDonald of Keller William Realty Signature Properties, a senior real estate specialist who has worked extensively with the senior population who need to buy and sell their homes across Massachusetts, including in 55-and-older communities.

In Linda's experience, the following five questions will help you decide if downsizing is the right move for you:

## **Do you need or want the increased cash flow?**

If you've recently retired or are thinking about retirement, downsizing may be an option to increase the amount of money in your budget without requiring you to go back to work. Moving from a home with a large mortgage or a lot of equity to a smaller home could give you some extra cash for everything from everyday bills to extravagant vacations.

## **Are the repairs worth it?**

One of the factors that may push you to downsize is the need for repairs. Linda suggests really considering the investment into the house. Is this where you want to be in the next five to ten years? A leaky roof that has seen its fair share of New England winters or a kitchen that has held family meals for 20 years but needs new counters might not be worth updating or replacing. Instead, you may consider moving into a brand-new space that doesn't have the same maintenance requirements.

## **Why now?**

If you're thinking about downsizing, take stock of why and how the change will factor into your everyday life. Understanding what is driving your decision will help you in determining your downsizing strategy, whether that means moving into a smaller home, an in-law apartment, or a 55-and-older community.

## **Some questions to consider:**

- Are you still working? If so, do you want to cut your commute?
- Can you still access your bedroom and bathroom?
- Is the house easily accessible should your mobility change in the next five to ten years?
- Do you want to be closer to your children and grandchildren?
- Is it necessary for you to have a garage or basement storage?
- Are you hoping for more socialization? A warmer climate?

## **Are the market conditions right?**

Thinking about the housing market may encourage you to downsize sooner or wait. It's important to consider the equity and worth of your home versus what is currently available on the market. "It's currently a seller's market where there is low inventory and high demand. That might be great for someone thinking about downsizing — you may be able to sell your house at a higher rate because of the market — but it also means you're likely to buy a new house at a high price," Linda said.

## **Single family or a community?**

This comes down entirely to personal preference. For some, the social connection found in 55-and-older communities is an important reason why they've decided to downsize. Others are not interested in that type of community, simply opting for a smaller single-family home. If you're looking for something brand new, you're more likely to find that in a community-style residence as opposed to a new, small single-family home.

There is no cookie-cutter approach to downsizing. It truly depends on your goals and situation. At Rockland Trust, we have worked with homeowners at all stages of life and would love to help you reach your financial goals. Check out our **Learning Center** at **RocklandTrust.com** for other helpful articles about homeownership and successfully managing your finances.

# *What May Surprise You About Retirement*

Some people spend their whole lives wishing for retirement, dreaming of the trips they will take or hobbies they can indulge in without the constant pressures or time requirements of a job. But retired life might just astound you yet. We asked more than 150 of our customers about what surprised them about retirement and there were five common themes that emerged:

## **I Had to Change My Lifestyle and Budget on a Fixed Income**

Going from a regular paycheck to a fixed income can be a challenge. Many survey respondents found that the cost of living was surprising, including increasing taxes and other expenses. If you are accustomed to a certain lifestyle, retirement may require you to budget differently, especially if you do not adequately prepare. A large, expensive home may have made sense as you raised a family, but now you may want to relocate to a smaller property that requires less maintenance.

## **I Am Not Bored and Have Plenty to Do**

From volunteering to travel to spending time with family, there is no shortage of things to do in retirement. While it may seem like not going to work every day may lead to boredom, you have plenty of options to fill your time. A savings plan and budget can help ensure you aren't spending beyond your means. You may even consider returning to work part time to help fill your days, make new friends, or to add some extra cash to your budget.

## **Getting Used to a Slower Lifestyle**

This might seem to contradict the surprise above, but it is also very common. One customer put it as "having six Saturdays and one Sunday a week." It's all about balance. Be careful not to let a slower lifestyle or boredom make you blow through your budget. There are plenty of low-cost hobbies, from reading to going for a daily walk, that can keep you busy while contributing to your mental and overall physical health.

## **Unforeseen Health Care Costs and Challenges**

Getting older means that your health care needs will likely change. Out-of-pocket medical expenses or emergencies can deplete resources more quickly than planned. While no one has a crystal ball, emergency funds are important during retirement to mitigate any surprises. It's best to step back and consider — and plan for — any surprise expenses in retirement. It can even be something as small as planning ahead for the purchase of holiday gifts or visits to family in other locations.

## **Planning Pays Off**

About a quarter of those who responded were not surprised by anything or felt well-prepared for the changes retirement brings. While time is one of the greatest assets one can have when planning for retirement, there are several ways you can catch up on retirement savings if you feel a bit behind. Consulting experts like financial advisors can help you set up a plan that works for your lifestyle. As always, starting to plan and save for retirement early is often the best path to reducing financial stress once you're no longer working.

