

Beyond Banking AT The Club

Winter 2022 | Volume 2 | Issue 1



What's Inside?

What's Happening	.....	2
Money Management	.....	3
Travel and Events	.....	4
Around The Club	.....	6
Fun and Games	.....	7
Branching Out	.....	9
Member Benefits	10
Tips, Hints and Methods for Finding Hidden Treasures	11

Questions?

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The Club

AT

ROCKLAND TRUST | BANK

Member FDIC

Dear Club Members,

It is hard to believe that another year has come and gone. If there is one thing that 2021 proved to me, it's how resilient the members of our club truly are. I had the pleasure of speaking with many of you around the holidays. It was great reconnecting with you one-on-one and sharing this past year's challenges and successes with you. What a tenacious, pioneering group of individuals that make up our membership. You amaze me. Together we will weather this pandemic storm and come out stronger than ever before.

I was fortunate to meet with some of you in person this year through our book club and seminars. The Miniature Book Club seminar conducted by Bill Safer was one of the highlights of the year. Participants brought in samples of their miniature book collections. Among them were three miniature books of which one was signed by Lyndon B. Johnson, another by John F. Kennedy and a third by Franklin D. Roosevelt. The owner actually met in person with these people to get the books signed. To hear of these encounters was mesmerizing. Bill Safer was also able to appraise the worth of these items. Bill will be back on April 6, 2022, for our seminar "Selling Things On the Internet" (see page 4). I hope you can join us as he has been doing this for a long time and has handy tips to help us make the most of our garage sale hunting endeavors.

Many of you shared with me how you made the most of the extra time you had at home this past year. Some learned new things such as dancing, exercising, scrapbooking, a language and a variety of other things as well as taking the time to reconnect with friends you may have lost touch with. A friend of mine, Michael Copperwhite, once told me that we only regret the things in life that we didn't do which is so true. We've had a lot more time this year to reflect on our lives and what we would do differently if we had a second chance. Michael will help us explore how to go about doing just that on April 26, 2022, during his presentation "How to Live a Regret Free Life" (see page 4). We hope you can join, it could be life changing.

I'd like to share with you the answer to the most frequently asked question by members this year. Why is there a zipper on the back of the holiday gift Club blanket we sent to you? No, it is not for you to hide your money in. We want that in the bank with us where it is safe and insured by the FDIC. Here is the response we got from the maker of the blanket: "The zipper is the embroidery pocket. It is unzipped, hooped for embroidery and then zipped back up. This allows for quality embroidery and you won't see the back of the thread on the other side of the blanket." If you choose to use it to hide other items you want to keep safe, that is up to you.

We look forward to seeing and speaking with many more of you in 2022. Stay safe, keep learning and have fun!

Sincerely,

Eileen Lessard

Vice President, Director of The Club at Rockland Trust

An Inside Look: America's Cowboy Country

A couple of our Club members recently traveled to Utah and took the same trip we're now offering for America's Cowboy Country. While a picture is worth a thousand words, nothing is quite like experiencing it for yourself and seeing it in person. Take a look below at some of the pictures they shared with us. If you want to have these same experiences, be sure to check out page 5 for more information!



They enjoyed wonderful nature views on the trip.



They went on the Snake River float in Wyoming.



They saw a buffalo grazing.



They got to experience Mount Rushmore in person.

Members' Thoughts: Escape to Margaritaville

Some of our Club members enjoyed the complimentary tickets to Escape to Margaritaville at the Hanover Theatre in Worcester. Here's what they had to say about their experience:

"My husband and I were a bit nervous about returning to the theater at first. We felt safer knowing that everyone was prescreened for vaccination status or had a negative COVID test prior to entering the building coupled with wearing masks throughout the performance. What a wonderful experience to go to the theater again."

"Thank you for the wonderful afternoon at the Hanover."

"We thoroughly enjoyed ourselves. The show was happy and healing... a kind of toe tapping singalong. Thank you for an enjoyable night out."

"We were totally pleased with how the Hanover Theatre took care of our special needs. The seats were great and the accommodations were outstanding! The show was amazing!"

Five Things to Know When Planning Your Financial Strategy After 65

For many people, 65 is a magic number. Your retirement is beginning, or will be soon, and the regular 9-to-5 gig is ending. Hopefully you've been planning and saving for this moment long before you cross the retirement threshold and have accumulated savings in your 401(k) or other investment vehicle. Perhaps you're planning to work part time or have other sources of income to rely on while living life in retirement.

No matter what your situation is, there are a few things to know when you create a financial strategy that will provide security for the next phase of your life. Here are the top five to get you started.

BUDGET: It's critical that you have one. As you transition into retirement and beyond, your income level drops. Make sure you have at least six months to 18 months of emergency savings either in cash or CDs to ride out economic downturns. There are many online tools that can help you figure out and stay on budget, such as Mint. You need a budget and personal capital in order to live within your means, and it's vital that you understand where you may need to make adjustments to spending.

ASSET ALLOCATION: If you are leaving the workforce, evaluating where you stand financially is paramount. You may want to review your asset mix to ensure your risk tolerance matches the risk profile of your assets. As years pass and outside income sources end, your risk profile may no longer be the same as pre-retirement. Your portfolio may no longer have time to recover from sharp market downturns. As a result, growth may take a back seat to capital preservation, requiring a safer portfolio strategy. It is time to recognize that protecting your assets is as important as growing them. As people age, they become more risk averse and tend to invest in less-volatile assets like bonds versus stocks. A financial advisor can help you make these decisions.

In addition to having an asset allocation strategy, it's important to create a withdrawal strategy. Ask yourself if you need to offset the loss of employment income once you are retired and consider whether you will have other retirement income streams (pensions, Social Security, annuities, outside savings) sufficient to cover your necessary expenses. If you find yourself needing funds from your investment portfolio, tap into the taxable accounts first and then move on to tax-advantaged accounts such as IRAs and 401(k)s.

Pro Tip: Consider whether it makes sense for you to convert your taxable retirement assets to a Roth IRA to have tax-free contribution withdrawals in the future.

SOCIAL SECURITY/MEDICARE: Before tapping into retirement savings, consider drawing from other investments first. Social Security allows you to delay collecting until you reach the full retirement age or 70 years old. Currently, for each year of delay, your benefits will grow around eight percent annually depending on your date of birth. This type of guaranteed annual increase will allow you to make your Social Security benefit checks bigger.

Medicare starts at age 65. If you retire before 65, you will have to fund health care expenses. Look into other options such as an employer insurance plan like COBRA, your spouse's insurance and subsidies available through the Affordable Care Act.

LONG-TERM CARE INSURANCE: Although no one really wants to think about it, it's very likely you'll need long-term care insurance to pay for assisted living or care in your home or a nursing home, none of which is covered by Medicare. Without insurance, you could pay \$150,000 or more in lifetime out-of-pocket expenses which most people haven't budgeted into their retirement strategy. Long-term care insurance can be expensive but it can help protect you from having to dissolve your assets.

HAVE A TEAM IN PLACE: Having a team of people in place to advise you before and during retirement is key. The team should include an accountant, an attorney and a financial planner or advisor you trust.

Enjoying financial security after 65 is possible, but it requires careful thought and planning. Rockland Trust has a team of experts who can help. Call **800.826.6101** to speak with a member of our Investment Services Team today.

Estate Planning Basics in Massachusetts and How the Latest Federal Tax Changes Affect You | March 17, 2022 – [2:30 p.m. – 3:30 p.m.]

Join Allen J. Falke from Mirick O'Connell as he touches upon basic estate planning documents and their purposes such as wills, trusts, a durable power of attorney and a health care proxy. Allen will also cover MassHealth and how it could impact you as well as federal and Massachusetts estate tax and topics such as filing thresholds and exemptions, planning techniques and estate tax liens. We will also discuss the latest tax legislation from Washington and what it means to you.

Allen is a graduate of Worcester State College who received his Juris Doctor degree from Western New England College School of Law and his Master of Laws in Taxation from New York University School of Law. Allen joined Mirick O'Connell as of counsel in 2014. He is a member of the firm's Business and Trusts and Estates Group. He focuses his practice on tax law and estate and business planning. Allen provides estate planning for high-net-worth individuals and succession planning for business clients.

Selling Things on the Internet | April 6, 2022 – [10:30 a.m. – 11:30 p.m.]

Hidden Treasures — How to buy treasures at yard sales, estate sales and other places as well as the ways you can sell them using the internet, presented by Bill Safer. Bill has been collecting and selling antiques for over 45 years. For more than nine years, Bill has had a TV show called Hidden Treasures on WCCA-TV Channel 194 in Worcester and on the internet at www.WCCATV.com. With the help of various guests, Bill helps the viewers gain knowledge that can be used to find a hidden treasure, perhaps in their own home! For more than 20 years, he has been a writer of a nature column 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.

How to Live a Regret Free Life | April 26, 2022 – [1:00 p.m. – 3:00 p.m.]

Habits, imagination, perspective and self-sabotage are discussed in this powerful presentation by Michael Copperwhite as a way to give audience members a renewed understanding of how to live with purpose. Michael will delve into the power of the subconscious mind and provide answers and understanding to a lifelong formula that is always at work. Audiences enjoy Michael's lively and sometimes humorous style and will leave with a keen insight on how to live a meaningful life. Michael Copperwhite 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.

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.

** LOCATION MAY CHANGE * Please call us to confirm.*

The Band's Visit | June 19, 2022 – [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 and 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 and 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. Curious what members thought of our last Broadway show at the Hanover Theatre? Visit page 2 for member testimonials.

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 and 4 Dinners

BOOK NOW AND 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. Reproductions 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.

**Join Us for a
Special Travel Presentation!**

March 3, 2022

Featuring America's Cowboy Country
on Thursday, March 3, 2022 at 100 Front Street
7th Floor, Worcester, MA 01608 at 1:00 p.m.

To reserve your seat, call us at

508.946.8486.

*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 Acknowledgment 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**.

LOCATION SUBJECT TO CHANGE

Should the Worcester Senior Center remain closed to the public, Book Club will be held virtually via conference call.

For more information, call us at
508.946.8486.

Upcoming Book Club Meetings

February 17, 2022

The Four Winds
by Kristin Hannah

March 17, 2022

The Tea Chest
by Heidi Chiavaroli

April 21, 2022

Lamb: The Gospel According to Biff, Christ's Childhood Pal
by Christopher Moore

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

Shrewsbury Branch

193 Boston Turnpike | 508.719.8857

Milford East Main Branch

300 East Main Street | 508.482.5305

Worcester Grafton Street Branch

967 Grafton Street | 774.420.7700

Worcester Park Avenue Branch

633 Park Avenue | 774.243.1098

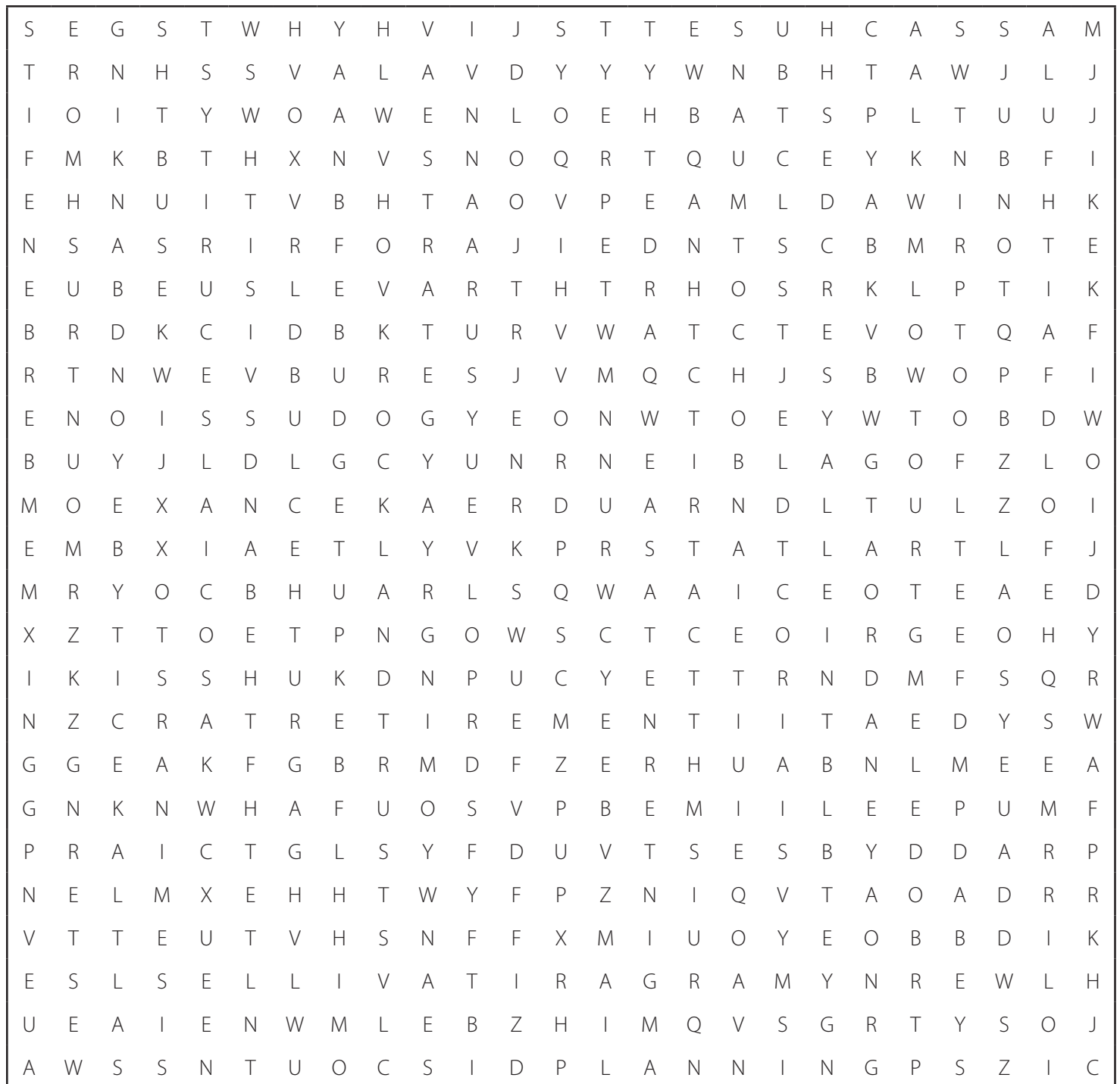
Milford South Main Branch

146 South Main Street | 508.634.4110

Worcester Grove Street Branch

301 Grove Street | 508.926.8813

Winter Newsletter Word Search



ASSET ALLOCATION
BEYOND BANKING
BOOK CLUB
BUDGET
BUFFALO
COWBOY
DEBIT CARD
DISCOUNTS

ESTATE
EVENTS
FOOTPRINT
GOLD
HANOVER THEATRE
HIDDEN TREASURES
HISTORY
INTERNET

MARGARITAVILLE
MASSACHUSETTS
MEDICARE
MEMBER BENEFITS
MONEY
MOUNT RUSHMORE
NATIONAL PARK
OLD FAITHFUL

PLANNING
RETIREMENT
ROCKLAND TRUST
SALT LAKE CITY
SEMINARS
SOCIAL SECURITY
STRATEGY
TEAM

THE BANDS VISIT
THE CLUB
TRAVEL
UTAH
WESTERN
WINTER
WYOMING
YELLOWSTONE

Sesame-Ginger Beef



Ingredients

1 pound skirt steak, thinly sliced into 1/4" strips
Kosher salt
Freshly ground black pepper
3 tablespoons cornstarch
1 teaspoon plus 1 tablespoon canola oil, divided
1 pound green beans, trimmed

3 cloves garlic, minced
3" piece of ginger, peeled and grated
1/4 cup soy sauce
1 tablespoon rice wine vinegar
3 tablespoons sugar
2 green onions, chopped
1 tablespoon sesame seeds

Instructions

Pat the beef dry with paper towels, and place it in a large mixing bowl. Season with salt and pepper, toss with cornstarch until well coated, and set aside.

In a large skillet over medium-high heat, drizzle 1 teaspoon of oil over green beans and cook 1 minute. Add 2 tablespoons water and cover with a lid to steam for 1 minute more. Transfer green beans to a plate and discard any excess water.

Return skillet to high heat and add remaining tablespoon of oil. When oil is almost smoking, add beef. Stir-fry until beef is almost cooked through, 2 to 3 minutes. Reduce to medium heat and add garlic, ginger, soy sauce, vinegar and sugar; stir quickly to coat the beef. Add cooked green beans, then top with green onions and sesame seeds.

Tastes great over rice!

Servings: 4

More Locations Than Ever!

With the recent acquisition of East Boston Savings Bank, we are excited to offer our customers access to more convenient branch and ATM locations, a greater range of products and services and new knowledgeable bank professionals who are here to help you. By increasing our footprint, we aim to bring our relationship style of banking throughout Massachusetts. If you ever find yourself east of Worcester County, be sure to visit one of our more than 120 branch locations or our more than 200 ATMs.



**FIND YOUR
NEAREST LOCATION!**

Visit us online at
RocklandTrust.com/Locations

70 Concord Ave., Belmont 02478

1134 Washington St., Boston 02118

1441 Beacon St., Brookline 02446

10 Elm St., Danvers 01923

305 Talbot Ave., Dorchester 02124

489 Gallivan Blvd., Dorchester 02124

2250 Dorchester Ave., Dorchester 02124

1 Bennington St., East Boston 02128

856 Bennington St., East Boston 02128

10 Meridian St., East Boston 02128

1755 Revere Beach Pkwy., Everett 02149

515 Centre St., Jamaica Plain 02130

335 Broadway, Lynn 01904

410 Riverside Ave., Medford 02155

67 Prospect St., Peabody 01960

575 Broadway, Revere 02151

126 Squire Rd., Revere 02151

193 Washington St., Salem 01970

320 Central St., Saugus 01906

317 Main St., Saugus 01906

37 Union Sq., Somerville 02143

708 E Broadway, South Boston 02127

501 Southampton St., South Boston 02127

430 W Broadway, South Boston 02127

381 Main St., Wakefield 01880

15 Bartlett Rd., Winthrop 02152

Business Discounts

Being a member of The Club means access to various deals and discounts throughout Worcester County, including at local businesses like the ones featured below.

Willow Brook Restaurant

1 free small ice cream with
the purchase of an entrée

16 Hastings Street, Mendon, MA 01756
508.473.4420

Eddy's Auto Repair & Sales

10% off and free car inspection

390 Belmont Street, Worcester, MA 01605
774.243.7310

Giatas Landscaping, Inc.

10% off hardscaping or planting projects

Serving Worcester County
508.361.0312

Eyeglasses & Hearing Aids

10% off original price

Stephen P. Welch, A.B.O.C., Optician Lic. 1595, HIS Lic. 065

1405 Main Street, Worcester, MA 01603
508.799.9204

Bollywood Grill

10% off

97 Boston Turnpike, Shrewsbury, MA 01545
508.793.9888

Big Beef

10% off

1399 Main Street, Millis, MA 02054
508.376.9999

Hamilton Computer Repairs

10% off any repair

379 Park Avenue, Worcester, MA 01610
508.755.2299

The Black Rose Tattoo Company

\$10 off piercing services

\$20 off tattoo services

640 Park Avenue, Worcester, MA 01603
774.420.2553



To access these discounts at these businesses, simply show your The Club at Rockland Trust Debit Card to signify your Club membership.

To view more discounts and further information on the discounts above, visit RocklandTrust.com/Discounts

Tips, Hints and Methods for Finding Hidden Treasures

..... Written by Bill Safer

There is a definite science to this, and I hope you'll find "Hidden Treasure" in the future. Yard sales go on all year, whether outdoors, in churches or fraternal organization halls such as the Elks. When you set out for a yard sale, bring water, snacks, some extra bags and newspaper so you can wrap breakable purchases if the seller does not have any or runs out. Wear casual clothes and leave the jewelry at home. Most of the time, the sellers make up a price on the spot for what you want to buy, and if they think you are wealthy because of your attire, jewelry, etc., you'll pay more for your items.

When you see something that interests you, take it to one of the sellers and ask them how much your item is. If they say a price that is too high for you, say, \$40, ask, "Would you consider \$25?" If they say no, you can say, "How about \$30?" Usually, they'll agree. If they do not, say thank you, put the item down, continue shopping and walk away. Never be rude or insulting. You don't want to burn your bridges as this person may have more yard sales and you may find a treasure at the next sale. Don't command a price such as saying, "I'll give you \$5 for this." Make requests, as I explained.

Don't insult the merchandise to get a lower price. I have seen people say "This is a nice toy, and it'll take a lot of cleaning; will you take a cheaper price?" or "The dings on this camera don't look good, so I won't pay more than such and such."

If you see something and you know what it is, don't go up to the seller and say, "This is a Victorian sterling silver teapot; I have been looking for one of these for years." Now the price has just tripled or more. Instead, act like you don't really know what things are. If you took that same teapot and asked the seller "What kind of pot is this? Tea, coffee, hot chocolate?" (Yes, there are hot chocolate pots!) "Do you think I could use this pot? Do you know what metal it is made of?" This way the price should be reasonable.

Another method that often results in getting a good deal is bundling. If you walk up to a seller with a few items in your hands, you can ask the seller, "Would you consider \$10 for these things?" Often they will say yes. If something looks interesting but you don't know what it is, if the price is right, buy it anyway. Do the research afterward. If the items have any markings, enter them in a search on your computer, ask an antiques dealer or do research at the



library. You may be surprised that what you bought was worth far more than you paid. If it turns out to be not very valuable, you can keep it if you like it or give it to Goodwill and you are only out a little bit of money. In your free time, even if it is only a little bit, look through different antiques, types of glassware and markings on sterling silver, such as English, French or Middle Eastern. Many sterling silver marks do NOT say sterling silver.

There are hallmarks, a number or some other type of marking that means sterling silver; the same is true for the different karats of gold, 10K, 14K and the like. In England, it is legal to make items out of 9K gold, but not in the U.S. The more antique and vintage items you look at and read about, the more you can learn. Knowledge is power in the vintage and antique fields.

Recently, a man bought an Asian porcelain bowl at a yard sale in Connecticut. Something about the look and feel of it intrigued the man so he bought it for \$35. He had this piece researched and found it's worth more than a million dollars! It's going up for auction where the price may go much higher. Also, going to yard sales can be practical as well. You can find good household or pet items that are in great condition for a fraction of the price you would pay in the store. I have purchased large Dutch ovens that go for \$200 or so at a kitchen store for a few dollars and I still use them today. You may find a good-quality blender, food processor and other things to add to your home for very little money.

To learn more, join us for [Bill Safer's](#) presentation on [Selling Things on the Internet](#); for details see [Page 4](#).