

The banner features a blue background with a yellow-orange gradient at the bottom. On the left, there are three overlapping photographs of people: a group outdoors, a group indoors at a table, and a group outdoors. The text 'Waterfront Savings Bank' is in white on the blue background, with 'Club 50' in large, bold, white letters with a red outline on the yellow-orange background. Contact information and the website are listed in the top right. The slogan 'Always an Adventure!' is written in a cursive font on the yellow-orange background. The text 'Member FDIC | Member DIF' is located below the photos.

Waterfront Savings Bank

60 Main St.  
Watertown, MA 02472  
(617) 928-9000  
[www.watertownsavings.com](http://www.watertownsavings.com)

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**Club 50**

Volume Issue • February 2018

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## The Latest

### Ready, Set, ...Let's Travel!

The holidays have all come and gone, and while the winter tends to be a bit more leisurely in terms of our Club 50 travel days... it surely does not mean that we haven't been busy! Over the past few months we have been hard at work solidifying the 2018 Travel Calendar. Choosing the trips was not the only hard part, it was also keeping the plans under wraps from all of our members! However, all our secrets are now out! We just revealed them all at **Annual Travel Seminar** held on February 1<sup>st</sup>. Thank you to all who attended, the night was a great success with a full house. We can't wait to get back "On the Road Again", with our veterans and hopefully along with some new, Club 50 members!

Our first trip of 2018 is right around the corner and we are looking forward to starting our traveling off on the right foot. And speaking of right foot...we think this upcoming daytrip will have you tapping and dancing with both your right AND left feet! Join us as we get into the spirit of St. Patrick's Day just in time for this festive holiday **Wednesday, March 14** we will be heading to the Log Cabin in Holyoke to see the Irish band, Gerry Malone & The Lads! Prior to the show we will be dining on an all-that-is-Irish luncheon. The menu will include traditional favorites such as corned beef and cabbage along with a few extras such as, Irish soda bread & stew and a bailey's crème cake. It doesn't get more authentic than that! See Club 50 Opportunities column for more details on this upcoming trip.

In addition to starting back up with our beloved daytrips, we also have our *bigger* excursions of the year in the forefront of our minds. While most of you already know what we have planned for our 2018 big adventures; Washington D.C. at the end of April, and an Alaskan cruise tour in both July and August! We like to hold true to our motto of always looking ahead for our next great adventure. Therefore, over the next few weeks with the help of our Advisory Board, we will be reviewing different trip proposals for our 2019 excursions. As any good traveler knows, the bigger the trip, the bigger the planning process, so we have been put to hard work again! We cannot wait to finalize, and share with all of you what lies ahead for our future plans.

In case you missed the seminar but are interested in hearing about all the trips, a mailing just went out to all of our members at the beginning of the month. Included was the 2018 Travel Calendar along with the flyer for our March 14<sup>th</sup> trip! In the event that you need an extra, the eNewsletter always also features the full list of trips for the year on the left-hand panel of the page. And if a calendar view of the trips works better for you, please find that on our Club 50 page of the Bank's website.

If you have any questions or you are looking for more details about Club 50, we are just a phone call away! Please feel free to contact Connie Braceland (617-928-2338 or [cbraceland@watertownsavings.com](mailto:cbraceland@watertownsavings.com)) or Lynne Paolillo (617-928-2337 or [lpaoilillo@watertownsavings.com](mailto:lpaoilillo@watertownsavings.com)) or stop by the Main Office atrium area to see us!



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**Club 50**

## Everyone is Irish for the day!

### **Gerry Malone & The Lads!**

**Date: Wednesday, March 14**

First day of Signup: Wednesday, February 14<sup>th</sup>

**Price per person:**

**\$104 Members \$114 Guests**

**Walkability: very easy:** walk with no or minimal incline

Get in the spirit for St. Patrick's Day with all your friends in Club 50...everyone can be Irish for the day! Join us as we head to the Log Cabin in Holyoke, MA for a traditional corned beef & cabbage Irish feast served family style. But what is a feast without entertainment? The "International Ambassadors of Irish Music", also known as Gerry Malone & The Lads will be performing all the classics (think "Danny Boy", "When Irish Eyes are Smiling" & more)! What better way to celebrate this festive holiday!

**For more details and reservation form please see the left column of this page – see Forms!**

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## Club 50 Adventures!

**Everyone is Irish for the day!**  
 Wednesday, March 14<sup>th</sup>

**Boston Symphony Orchestra at Symphony Hall**  
 Friday, April 20<sup>th</sup>

**Washington D.C.**  
 April 29<sup>th</sup> - May 5<sup>th</sup>

**The Freedom Trail- WALKING TOUR!**  
 Tuesday, May 8<sup>th</sup>

**“Glamping” at Stony Creek Ranch Resort**  
 May 20<sup>th</sup> – 22<sup>nd</sup>

**Red Sox in Baltimore, MD**  
 June 10<sup>th</sup> – 12<sup>th</sup>

**The History and Mystery of Lizzie Borden**  
 Friday, July 13<sup>th</sup>

**Alaska Land & Cruise Tour-Trip 1**  
 July 17<sup>th</sup> – 28<sup>th</sup>

**Cape Ann: “One by Sea, One by Land Lobster Tour”**  
 Friday, August 3<sup>rd</sup>

**Alaska Land & Cruise Tour-Trip 2**  
 August 11<sup>th</sup>- 22<sup>nd</sup>

**Provincetown- Cape Cod, MA**  
 September 13<sup>th</sup> & 14<sup>th</sup>

**The Mohawk Trail Fall Foliage Tour**  
 Friday, October 12<sup>th</sup>

**The Flying Ivories- Dueling Pianos!**  
 The Venezia Restaurant in Boston  
 Thursday, November 1<sup>st</sup>

**Edaville’s Christmas Festival of Lights**  
 Thursday, November 29<sup>th</sup>

**Holiday Parties!**  
 December 5 & 12





## Your 'Choice': Last Chance!

We are sure many of you are enjoying watching the winter Olympics this month. In lieu of that spirit WSB wants to take home the Gold too. Please help us reach our goal of nine years in a row as the Regional Gold winner.

There's only a few days left to vote for your favorite area businesses in the **Wicked Local Readers Choice awards**. We hope we can count on your vote for favorite Community Bank! Ballots are available at every branch, along with postage paid envelopes. Don't feel like leaving your house? Voting also is available online at [wickedlocal.com](http://wickedlocal.com) or [watertownsavings.com](http://watertownsavings.com). Link is below:

<http://promotions.wickedlocal.com/2018-Wicked-Local-Readers-Choice-Nomination-Ballot/enter/?category=1347186>

The last day to submit your ballots is **February 19th** and every vote counts! Thanks again on behalf of everyone at Watertown Savings in advance for your vote!

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# Club 50

## Joseph Mazzola

***Pictured above: Joanne & Joe Mazzola on our Rhine River Trip, September 2017***

Many of you may recognize this handsome man, Joseph Mazzola. We are *very* sorry to report that Joe passed away suddenly last month. He was a current member of the Club 50 Advisory Board, and he and his wife Joanne went on many, many trips with us. We had a lot of fun with Joe and we will miss him terribly. If any of you would like to send a card to Joanne, her address is: 24 Birch Road, Waltham MA 02451.

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## On the Go & In the Know

### Elder Financial Abuse Prevention & Protection!

What's our top priority here in Club 50? The answer is pretty simple...it's *you*, our members! It is important for us to not only keep our members happy with travel and community news, but we also want to make sure they stay safe and are *always in the know*'. That being said, we wanted to take a moment to touch upon a topic that has unfortunately become more and more prevalent, Elder Financial Abuse.

Lynne attended a seminar last month held by the Middlesex Office of Consumer Affairs and Business Regulations. She found the seminar to be very informative and learned new tips and tools for protecting both your financial and personal information. It was also very enlightening to hear of all the services and programs that are already in place to help keep us safe and informed. One of the speakers at the seminar was District Attorney, Marian Ryan who over the years has spent a lot of time and focus supporting this cause. She is in contact with many of the local police departments in our surrounding communities to raise awareness on this issue. It was also noted how she frequently hosts seminars for the senior population whether it be in correlation with the police force, town senior centers, or sponsored through an outside company. The seminars can help educate on what types of scams are out there and some red flags or trigger situations we can all be aware of!

To learn more about Elder Protective Services in your area or to find out when and where the next seminar will be held, please check with your local police department for information. We want *you* to be in the know!

Also if you are a victim of financial abuse or suspect someone you know may be, contact the statewide Elder Abuse Hotline. Elder Abuse Reports can be filed 24 hours a day either online at <https://www.mass.gov/report-elder-abuse> or by phone at (800) 922-2275.



The banner features a collage of four photographs on the left side, showing groups of people in various settings, including a group in formal attire and a group in casual wear. To the right of the photos, the text reads "Watertown Savings Bank" in white on a blue background, with "60 Main St. Watertown, MA 02472 (617) 928-9000 www.watertownsavings.com" in smaller white text. Below this, "Club 50" is written in large, bold, white letters with a red outline. At the bottom of the banner, it says "Member FDIC | Member DIF" and "Always an Adventure!" in a cursive font.

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## Investment Opportunities

Whether you are retired or planning to retire in the near future, managing your finances and planning for your long-term financial well-being can be an overwhelming task. We wanted to let you know that Watertown Savings Bank offers access to investment services through Infinex Financial Group, which specializes in stocks, bonds, mutual funds, and insurance services for bank customers.

Sandy Penchansky, whose name you may recognize from our Sandy's Financial Corner column, is a financial advisor with over 35 years of experience. He is a Certified Financial Planner, FINRA registered, and a member of the American Funds All-American Team. If you would like to schedule an appointment with Sandy to learn more about how he can help you, please contact him directly [spenchansky@infinexgroup.com](mailto:spenchansky@infinexgroup.com), 617-928-2349 or through *this contact form*.

In the meantime, we wanted to let you know that you will be receiving a separate monthly newsletter directly from Sandy with informational articles about financial planning. If you would rather not receive that newsletter, you will have an option to unsubscribe.

Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC. Infinex and Watertown Savings Bank are not affiliated. Products and services made available through Infinex are not insured by the FDIC or any other agency of the United States are not deposits or obligations and are not guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.

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## Sandy's Financial Corner

### What can I learn from looking back on my financial situation in 2017?

If your financial plan for 2017 didn't work out the way you wanted it to, don't beat yourself up. Instead, ask yourself the following questions to determine what you can learn from reflecting on your financial situation in the last year.

**Did you meet your financial goals and expectations for 2017?** Perhaps you started the year with some financial goals in mind. You wanted to establish a budget that you could stick to, or maybe you hoped to build up your emergency savings fund throughout the year. If you fell short of accomplishing these or other goals, think about the reasons why. Were your goals specific? Did you develop a realistic timeframe for when they would be achieved? If not, learn to set attainable and measurable goals for your finances in the new year.

**How did your investments perform?** A year-end review of your overall portfolio can help you determine whether your asset allocation is balanced and in line with your time horizon and goals. If one type of investment performed well during the year, it could represent a greater percentage of your portfolio than you initially wanted. As a result, you might consider selling some of it and using that money to buy other types of investments to rebalance your portfolio. Keep in mind that selling investments could result in a tax liability. And remember, asset allocation does not guarantee a profit or protect against loss; it is a method to help manage investment risk. All investing involves risk, including the possible loss of principal, and there is no guarantee that any investment strategy will be successful.

**Are your retirement savings on track?** Did you contribute the amount you wanted in 2017? Or did unexpected financial emergencies force you to borrow or withdraw money from your retirement savings? In that case, you can help your savings recover by contributing the most you can to your employer-sponsored retirement plan and taking advantage of employer matching (if it's available to you). Contributing to a 401(k) or 403(b) plan can help you save more consistently because your contributions are automatically deducted from your salary, helping you avoid the temptation to skip a month now and then.

Schedule an appointment with Sandy Penchansky, CFP® to discuss retirement planning options that fit your needs.

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