



South Shore Bank

Noteworthy News

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Our Clients are Talking

The Impact of Paying it Forward: Bank's Scholarship Recipient Makes Global Impact

A 2013 South Shore Bank Citizenship Award recipient, Kayla White, recently reached out to South Shore Bank to let us know how much receiving that scholarship changed her life. The award is presented annually by the bank to local students who have demonstrably made their schools a better place, shown a commitment to their communities and displayed qualities of sincerity, responsibility, and conscientiousness. Kayla is grateful that South Shore Bank is committed to giving back to the community and feels that receiving this scholarship gave wings to her dream of serving others.

Kayla is a very accomplished young woman. After high school, Kayla went on to graduate from Grove City College in Pennsylvania earning a degree in Biochemistry with a pre-med concentration. Next, she focused on earning a Master's Degree in Biomedical Sciences at Tufts University School of Medicine. Currently, Kayla is enrolled at Tufts Medical school working to obtain her M.D.

White is extraordinarily grateful that South Shore Bank's Citizenship Award allowed her to achieve her lifelong goals. "I had a difficult upbringing, and affording college was a challenge. Receiving South Shore Bank's scholarship was pivotal in getting me to where I am today. Not only did it allow me to go to a fantastic college that propelled me to medical school, but it also reinforced the importance of helping others. I felt so valued by South Shore Bank; they wanted to invest in me because they believed I could have a wonderful impact on the community. A commitment to service will always be a part of my life."

Helping others has always been important to Kayla. In her teens, Kayla participated in local medical missions work. In college, she continued her mission work, spending her summers doing medical work in impoverished countries in Africa. Kayla's bond with her grandmother also contributed to Kayla's desire to give back. "We were extremely close," says White. "My mom was a single mother and my grandparents were very involved in my life. My grandmother developed esophageal cancer when I was in third grade and passed away the next year." During her grandmother's illness, White was with her almost constantly. "I spent a lot of time in the hospital, and I've known ever since then that I want to be a physician," she says. "I already loved math and science, and I was fascinated with the hospital and seeing doctors treating others. The pieces all came together. After my grandmother passed away, I made a promise to myself and her that I would dedicate my life to taking care of people who went through what she went through." As a freshman, White joined her college's Adopt-a-Grandparent Club, a student-run organization that pairs students with residents of the local nursing home for one-on-one companionship.

While Kayla is extremely grateful for South Shore Bank's encouragement of her and credits the bank for setting her on a path of success, the admiration is mutual. South Shore Bank can't say enough about Kayla's positive outlook and her dedication to growing in her profession, her empathy, and her integrity. Still, just in her 20's, the good work that she has already done has positively changed the lives of people not just on the South Shore, but across the globe. Hearing White's expression of gratitude reinforces South Shore Bank's core belief that giving back and investing in others benefits our whole society. "South Shore Bank exists to benefit the community we serve," President and CEO James Dunphy says. "These scholarships are just one of the ways we give back our time, talent and treasure."



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We are here to help!

Having grown up in Quincy and now residing in Scituate with my wife Julie and our two young hockey playing boys, I am proud to work for a local company like South Shore Bank that strives to do the right thing for clients, employees, and our communities on a daily basis.

At the same time, we are living in a world driven by change where your time is more valuable than ever. At South Shore Bank, we are working hard to deliver our clients with top-rated technology like our mobile banking app (rated 4.8 out of 5 in the Apple® App Store) and convenient products like our Free Checking* with no monthly fee or minimum balances that includes access to over 8,000 participating 7-Eleven® locations Surcharge-Free ATMs**.

As you think about your financial situation, please do not hesitate to make an appointment or reach out to one of our trusted financial advisors or bankers to help you reach your goals. We are here to help!

Many thanks,
John P. Barron, Chief Strategy Officer

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Start Using Your Mobile Wallet Today

ADD YOUR SOUTH SHORE
BANK DEBIT CARD



TO YOUR MOBILE
WALLET APP TODAY!

[Learn More](#)

February Fever

A guide to Frugal February

February is the perfect time to get your finances in order. It's a short month and you're likely still reeling from the holiday spend-fest. Interested in making Frugal February happen? Here's a helpful guide.

Track Your Spending

First thing's first for Frugal February: Track your expenses. You can't reduce spending without knowing where the money is going. The two places you want to focus on are groceries and dining out, as those expense categories are usually easy to reduce. (They're also the ones where many people bust their budget.)

Cut Back

Now that you know where your money is going, it's time to trim the fat. Meal plan at the beginning of the week and plan meals using items you already have in the pantry and fridge. Cut back on dining out. Look at subscription payments and see which services you can cancel.

Reduce Energy Costs

As US News reports, the Department of Energy claims that turning down your thermostat by just one degree can save you one percent per billing cycle. If you can turn down the thermostat by even more, you'll tack on additional savings.

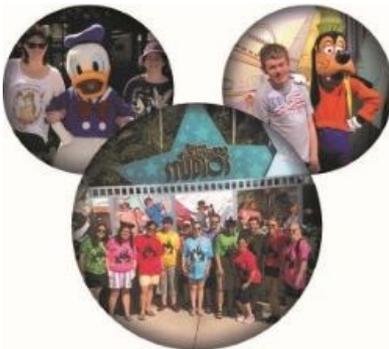
Add to Savings and Evaluate

You should use your Frugal February savings to pad your retirement accounts or emergency fund (or both). As the month comes to a close, look back at your plan and see if maybe your frugal month could turn into a frugal year.



St. Patrick's Day Dinner and Auction

To benefit students with special needs at Cardinal Cushing Centers



The 2020 **St. Patrick's Day Dinner and Auction** to benefit students with special needs at Cardinal Cushing Centers in Hanover and Braintree will be held on **Thursday, March 12, at the Granite Links Golf Club in Quincy**. Sponsored by South Shore Bank, the event will raise money for the annual "Trip of a Lifetime" to Disney World for the schools' graduating classes, a tradition that began more than two decades ago.

"If you live on the South Shore, chances are you know about the great work Cardinal Cushing does each year, and the St. Patrick's Day Dinner and Auction is a great opportunity to reward the graduating students for their accomplishments," said James Dunphy, CEO of South Shore Bank. "We invite the South Shore community to come enjoy a great evening and support these wonderful kids."

Among the items up for auction will be Dinner for 8 with Chef Paul Wahlberg, a Lake Buena Vista Vacation Package and a Zulu Nyala African photo safari. The safari is a six-day trip that comes with full room and board, as well as two viewing activities per day in the heart of South Africa's Zululand conservation region, one of the richest conservation regions on the continent.

The event will begin with a reception at 5:30 p.m., followed by dinner at 6:30. Tickets are \$100 each and sponsorships are available at <https://cushingcenters.org/st-pats/>. For more information on tickets and sponsorships or to donate an auction item, contact Pam Eddy at Cardinal Cushing Centers at (781) 829-1259 or email peddy@cushingcenters.org.



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February Work Anniversaries

Congratulations!

- Patricia Kelley 21 yrs
- Jane Wing 20 yrs
- Catherine Foley 14 yrs
- Anne Akoury 13 yrs
- Andrew Taccini 8 yrs
- Pamela Wessel 4 yrs
- Connor Fenton 2 yrs
- David Kelson 2 yrs
- Doreen Brack 2 yrs
- Susan Weber 1 yr
- Kenneth Sweeney 1 yr
- Michael Wilberton 1 yr

Their commitment and dedication is truly appreciated here at South Shore Bank!

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Ideas to Increase Your Home's Square Footage

Ways to get the most out of a couple extra feet of living space

Whether you desire to increase your home's value or need the extra living space, an addition can be a worthwhile modification to your house. There are many ways you can expand your house's size, so make sure you pick the solution that's best for your needs and adds the most value. Here are the most common home additions that may benefit you.

Add another bathroom

If your family fights for the bathroom on a daily basis or if you host guests that have to use the same bathroom as the rest of the family, consider increasing the square footage of your house with an additional bathroom. Affixing a half-bath onto the side of your house can be surprisingly affordable, or you can transform your existing half-bath into a full-size bathroom by expanding it further out into your yard.

Whichever route you choose, you'll appreciate the extra sink or shower. As the home experts at ExtraSpace Storage write on their SpaceWise blog, "Increasing bathroom square footage can greatly increase the value of your home ... [and] bathroom projects have an ROI of up to 62 percent."

Enclose the patio or porch

How often do you actually sit outside on your house's front porch or back patio? Probably not very often due to the weather. Get more use out of these areas of your house and increase the total square footage by permanently enclosing them to create four-season sunrooms.

"In order for your porch to be considered livable square footage," explain the construction professionals at Milman Design Build, "it needs to have heating, cooling and be accessible from the house. Today's sunrooms are constructed from prefabricated kits that come with framework pieces of steel, aluminum or fiberglass, along with the glass panels for the walls."

Expand a room

You don't need to renovate an entire wing of your house to add some additional feet to its footprint. Milman Design Build recommends an affordable, easy way to expand any room with at least one outward-facing wall: a bump-out. You can add a couple of feet onto a small, underutilized room without having to do HVAC or extensive roof work.

"Bump-outs, due to their small size, often don't substantially alter the exterior of the house," explains Milman Design Build's staff. "With proper plan and execution, bump-outs can blend in perfectly with the rest of the house." A bump-out may only add a few square feet, but that can make a huge difference with how usable a room can be.

Finish a room

If you want more living space but don't want to spend the time and money adding onto the size and foundation of the house, many home improvement experts recommend starting by polishing off any unfinished rooms of the house, like the basement, workshop or laundry room. You could even turn your garage into a finished living space or lounge space.

"Unfinished areas in a house aren't included in calculating the square footage of a home, regardless of which level they are in the house," explains Nick Gerhardt of Family Handyman. Just make sure you incorporate an egress door or window for emergencies for the room to count toward your house's square footage.

Careful planning and consultations will guide you in choosing the right modification for your particular abode's floorplan and your family's unique lifestyle.



