



South Shore Bank

Noteworthy News

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We're All In This Together



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If you are having trouble, please [click here](#).

Saving Energy in Warmer Weather

Easy ways to spend less money cooling your house this summer

When the sweltering heat of summer hits its peak, you'll be tempted to run your air conditioning nonstop. Doing so causes your electricity bill to skyrocket, unfortunately; unless you want your bank account to drain all season, follow these techniques to save energy while staying cool this summer.

Use fans

Although fans don't actually lower the temperature of a room, they do make you feel cooler by blowing air over your skin. Take advantage of the ceiling fans in your house and use those instead of the air conditioning. Alaina Wibberly of Smart Energy explains, "A good fan will allow you to raise your thermostat 4° while maintaining the same level of comfort. If you don't mind the light breeze, go ahead and lower the temperature on your AC because fans can be very effective."

Make sure the ceiling fan is spinning in the direction that blows air down toward you instead of drawing it away. If you don't have ceiling fans, you can either install them (simple models are relatively cheap) or use box or window fans. You can use those to draw in cool air from outside in the evenings or push warm air outside during the day.

Cook cool

Cooking on the stove and heating up the oven introduces an abundance of heat into your already-toasty home and also uses lots of electricity. When you cook during summer, minimize your use of these appliances as much as possible. Trent Hamm, contributor to U.S. News and World Report, recommends to "cook outside as much as you can on the grill, and stick to preparing cold and room temperature foods in your kitchen (think: salad, fresh fruits, fresh vegetables and sandwiches)." If you must use an oven, consider utilizing a compact toaster oven or investing in a fast-working pressure cooker.

Block the sun

Letting the sun shine through your home's windows creates a greenhouse effect that traps heat inside and raises the temperature. To avoid this, Hamm advises to "keep the blinds drawn on the side of the house that has direct sunlight hitting it. If you're gone for the day, draw the blinds everywhere."

Light-blocking curtains are especially good at keeping the sun out. If you have large bay windows without blinds or curtains, you can temporarily drape or tape bed sheets across them.

Dry naturally

Why waste the electricity running your heat-producing drying when you could naturally dry your clothes in the sun's heat? Dry them the old-fashioned way on a line in your yard or a rack in your sunroom.

If you're worried about the sun fading your clothes, you have options. Turn the clothes inside out, which protects exterior prints and patterns and makes fading less noticeable. Position the darker items behind or inside lighter ones so the sun doesn't shine directly on the dark items. You can also put the clothes under the shade of a canopy or awning, and the heat will still dry the clothes.

The same goes for your dishwasher: Skip the drying cycle. As Dana Dratch of Bankrate says, "Either hand-dry dishes as you put them away, or let evaporation do the work for you."

Quick, easy ways to cool off

Instead of relying on the air conditioning or circulation fans to cool down, there are many other ways you can bring your body relief during the summer. Claire Maldarelli of Popular Science suggests effective practices like wearing loose, breezy clothing that let your body naturally cool; apply cold packs at "pulse points," such as your neck and wrists; and drink cold water constantly, which also lets your body cool off by sweating. You can also rinse yourself in a cold shower, and you should avoid exercising, which causes your body to heat up.

You don't have to pay a lot of money during summer to stay cool if you avoid creating more heat, find smart ways to cool off and use the heat to your advantage.



Our Clients are Talking

Quincy Asian Resources, Inc.

Quincy Asian Resources, Inc. (QARI) is a not-for-profit immigrant social services agency that has been providing a broad array of services to Quincy's Asian and immigrant community for almost twenty years. It offers multilingual information and referrals, immigration support, workforce development, adult education, youth programs and cultural events. During this unprecedented time, QARI also provides COVID-19 support in order to minimize fear, misinformation and the language barriers that might prevent people's access to answers and resources. It is also partnering with its workforce partner, Brooks Brothers, in creating personal protective equipment (PPE) for health care workers and the U.S. Navy. When QARI President and CEO Philip Chong learned that South Shore Bank was one of the banks approved to handle the government CARES Act Paycheck Protection Program loans, he was grateful to apply with an institution he knew and trusted.

Chong says that South Shore Bank understood the urgency that QARI felt about getting the PPP loan so that they could continue to pay their employees and provide their much-needed services. "We feel fortunate to have worked with South Shore Bank to secure the loan. They made the process go smoothly. We worked with the staff in their Wollaston branch on Hancock Street, and they took us through the application step-by-step. We have business accounts with South Shore Bank, and they made the PPP loan process as user-friendly and straightforward as all of their banking amenities." South Shore Bank was committed to getting PPP funds distributed to area businesses and organizations, and it mobilized a team of over 100 employees who processed applications around the clock. South Shore Bank President and CEO James Dunphy says, "We had a primary goal: helping our community save jobs."

Receiving the PPP loan through South Shore Bank helps QARI be able to pay the employees who make its programs possible. QARI is also a part of the initiative to provide crucial PPE to frontline workers during the coronavirus pandemic. In 2018, QARI expanded its services through a workforce partnership with Brooks Brothers. This March, Brooks Brothers announced that, in response to the urgent call for medical supplies, it would begin using its factories to produce PPE. Brooks Brothers and QARI are currently producing gowns and 150,000 masks per day for health care workers and the U.S. Navy. Many individuals work from home, allowing them to earn incomes while safely social distancing. "We hope to scale this model to save thousands of local jobs, to continue producing supplies that are made in the USA and to increase PPE access for our frontline workers who are battling the spread of COVID-19," says Chong. "We are proud to be a part of this initiative."

QARI is also thankful for its continuing collaboration with South Shore Bank, both as a client and as a community member. "South Shore Bank has championed QARI's work for years, even before we opened accounts there," says Chong. "When I joined QARI, I got the chance to meet James Dunphy. He is incredibly innovative and truly believes in giving back to people who are underserved. At the time, we were moving our Quincy branch at 275 Hancock to the Wollaston area. There is great demand for our services across generations, so we brainstormed and decided to convert the Quincy branch to a community center." The new North Quincy Community Center provides youth development, senior citizen programs, language classes, painting, calligraphy and Tai Chi, as well as workshops on immigration, domestic violence, employment and health care. Most importantly, it is a place where people can receive emotional, social and physical support. James Dunphy and Quincy Mayor, Thomas Koch, both attended the ribbon-cutting ceremony on February 26th.

"We are so grateful for South Shore Bank's support," says Chong. "They really care about each individual and are always relationship-focused. It makes you glad to do business with them."



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May Work Anniversaries

Congratulations!

- Joanne C. Tully 41 yrs
- Noreen Cahill 37 yrs
- Lynn A. Tempesta 30 yrs
- Lee Page 26 yrs
- Jilliane Vail 23 yrs
- Maryellen Kelley 18 yrs
- Gloria E. Campbell 13 yrs
- Patrick C. Dougherty 9 yrs
- Jack J. Mannion 5 yrs
- Daniel A. Picha 4 yrs
- Daniela F. De Pina 4 yrs
- Anthony Castaldi 4 yrs
- Andrew W. Luscombe 4 yrs
- Lauren Swanson 4 yrs
- Kristen M. Wolfe 4 yrs
- Timothy J. Bradway 3 yrs
- Peter Nguyen 3 yrs
- Patrick J. Collins 2 yrs
- Latia A. Williams 2 yrs
- Kevin Dabrieo 2 yrs
- Andrea M. Allan 1 yr
- Chase A. Hoffman 1 yr
- Jane C. Barry 1 yr
- Seanna Grant 1 yr
- Maegan E. O'Leary 1 yr

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

Social Saver

How social distancing is saving you money

How social distancing is saving you money

Social distancing's major benefit is that it is slowing the spread of the coronavirus. But there's another upside of this new (hopefully, temporary) way of life: It can save you money. Let's look at some items you're likely spending way less on thanks to the fact that you're not out and about as normal.

Gas

You're likely working from home right now, which means you're driving less and spending less on gas. Now might be time to move some of your monthly gas budget to your emergency savings fund.

Gyms

Most fitness centers across America are shuttered, making gym memberships another area of monthly savings. Again, take a look at your budget and see if the money you've been saving without a gym membership could be funneled somewhere beneficial. (If your gym is still charging you, call and ask to be put on hold.)

Dining Out

While restaurants are offering takeout and delivery, you're probably spending less on dining out thanks to social distancing. If you're spending about the same as you were before, it's time to cut back on delivery apps. As US News reports, they often have loads of extra fees that can turn a sensible purchase into something quite expensive.

Clothes

There's nowhere to go, so chances are you're not buying as many clothes as you usually do. Use this time to analyze your shopping habits. When things get back to normal, you might find yourself spending less on things because you've realized you had a habit of overspending.



