



Volume Issue • September 2018

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The Latest

Falling for the New Season!

We thought this Summer was jam packed, but our travel plans continue to keep us just as busy into the Fall season! The month of September leaves no time for rest, as it contains an overnight in Provincetown, a sign up for our Mohawk Trail- Fall Foliage Tour, *and* our quarterly Advisory Board meeting to close out the month. Where should we begin...

Before the warm weather leaves us for good, let's start by reminiscing about our fabulous trip out to the tip of Cape Cod. Connie and Lynne along with a vivacious group of members, packed their bags for an overnight trip to Provincetown earlier this month on September 13th and 14th. We traveled by bus (Yankee Line-of course!) and we were so thrilled to have Sue Anderson, our rep from Yankee Line, and her mom Karleen join us for the trip! They were so fun! We made a few stops including the Whydah Pirate Museum in Yarmouth and Truro Vineyards in Truro to break up the drive on the way down. Upon arrival to the Harbor Hotel in Provincetown where we stayed for the night, the sun just started to break through the clouds. Having the good weather on our side, we were able to enjoy our planned sunset dune tour, followed by a magnificent beach clambake (see picture below!). Pictures could not do the night justice! The dune tour and clambake was put on entirely by [Art's Dune Tours](#) and it was surely the highlight of the trip! Before heading home the following day, we had time for lunch and shopping in downtown Provincetown, as well as a guided bus tour of some of the iconic spots of the Outer Cape. All in all it was a great trip with a great group of travelers, the picture-perfect way to round out our Summer!

Now, who is ready for the Fall to get here? Club 50 just had the first day of sign up for our *festively fall* daytrip to see [The Mohawk Trail Foliage Tour](#) planned for **Friday, October 12th**! Connie and Lynne had a feeling this trip would be popular, however there was no way to anticipate the turnout to be as BOUNTIFUL as it was! Our bus was filled within the first fifteen minutes of sign up. We have not seen a turnout quite like this in a while! As New Englanders we know the foliage is a short-lived treasure around here, so Connie scrambled to work her magic and see if there was anything we could do to satisfy our members who didn't make it the first bus load. We were able to secure another bus for the same exact trip itinerary for the following week. The *second* trip date will be on **Thursday, October 18th** and there are still spaces available. Please refer to the "*Club 50 Opportunities*" column for trip details and reservation form.

And while the Summer had finally come to a close (whether we like it or not), it doesn't mean all of our daytrips will be ending anytime soon! We have a few more trips and events planned for our members to round out the year. On **Thursday, November 1st** we will be heading to the Venezia Restaurant for lunch to see The Flying Ivories Dueling Piano Show! The first day of sign up for this trip is: Wednesday, October 3rd at 10:00am. Please refer to "*Save the Date*" column for trip details and reservation form.

Also in November, we will be getting into the holiday spirit (yes we said the word "holiday"). On Thursday, November 2nd we will be visiting Edaville's **Christmas Festival of Lights**! This will be our last trip of 2018 and we expect it to be a great one. More information and flyers will be going out soon, so be on the lookout !

In case anyone is new to Club 50 this holiday season, this time of year Connie and Lynne are kept extra, extra busy planning for our epic parties! As most of you already are aware, they typically tend to fall on the first two Wednesday's of the month. **December 5th and 12th** are our dates already slotted this year! The parties are always one of the highlights of our year and invitations will be going out next month to all of our Club members with full details.

All of our current and upcoming trips, along with the whole Travel Calendar for 2018 are listed on our Club 50 page on the Bank's website. See link below:

<https://www.watertownsavings.com/community/club-50>

And as always, additional details about trips and Club 50 memberships are only a phone call or an email away! Please feel free to contact Connie Braceland (617-928-2338 or cbraceland@watertownsavings.com) or Lynne Paolillo (617-928-2337 or lpaoilillo@watertownsavings.com) or stop by the Main Office to see us!

Do you have a friend who would enjoy these trips as much as you do? Refer them to Club 50, and you *both* get a discount on a future Club 50 trip! Contact Connie or Lynne for details.

Hope to see you at on one (or more) of our trips before the end of the year!



Club 50 at our sunset clambake in Provincetown!

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Club 50 2018 Adventures

The Mohawk Trail Fall Foliage Tour

Friday, October 12th

&

Thursday, October 18th

****NEW Date Added****

The Flying Ivories- Dueling Pianos!

Thursday, November 1st

Edaville's Christmas

Festival of Lights

Thursday, November 29th

Holiday Parties!

December 5th & 12th

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Club 50

Alaska Cruise/Tour Not Once, but Twice!

Pictured above is just one of *many* pictures that were taken on Club 50's Alaska Land & Cruise Tour this Summer! As most of you know, the turnout was so large Club 50 hosted two trips to Alaska one in July, and then another in August. Princess Cruises put on a fabulous tour which allowed our travelers to explore all around the beautiful state. They visited Fairbanks, Denali, Mt. McKinley, Glacier Bay, Skagway, Juneau, and Ketchikan, just to name a few! A picture or article will never do an entire trip justice (let alone one that was done twice!), so come stop in to Club 50 or find one of our *sixty-seven* passengers to hear all about it!

And because one picture is really never enough... below is one more photo, an action shot of the group walking along a glacier!



Check out Club 50 walking along a glacier in Alaska!

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On the Go & In the Know

5 Ways to Spot a Lottery Scam

According to the FBI, in 2015 consumers lost more than \$19 million to solicitation scams. These scams, commonly referred to as “advance fee,” “lottery” or “sweepstake” scam, often begin with fraudsters telling the victim they’ve won a lottery or sweepstake raffle. The consumer is issued a check worth more than the amount owed and instructed to pay taxes and fees before receiving a lump sum payment. Unfortunately, the check—in addition to the raffle—is bogus.

1. **Don’t be fooled by the appearance of the check.** Scam artists are using sophisticated technology to create legitimate looking counterfeit checks. Some are counterfeit money orders, some are phony cashier’s checks and others look like they are from legitimate business accounts. The company name may be real, but someone has forged the checks without their knowledge.
2. **Never “pay to play.”** There is no legitimate reason for someone who is giving you money to ask you to wire money back or send you more than the exact amount—that’s a red flag that it’s a scam. If a stranger wants to pay you for something, insist on a cashier’s check for the exact amount, preferably from a local bank or one with a local branch.
3. **Verify the requestor before you wire or issue a check.** It is important to know who you are sending money to before you send it. Just because someone contacted you doesn’t mean they are a trusted source.
4. **Ensure a check has “cleared” to be most safe.** Under federal law, banks must make deposited funds available quickly, but just because you can withdraw the money doesn’t mean the check is good, even if it’s a cashier’s check or money order. Be sure to ask if the check has cleared, not merely if the funds are available before you decide to spend the money.
5. **Report any suspected fraud to your bank immediately.** Bank staff are experts in spotting fraudulent checks. If you think someone is trying to pull a fake check scam, don’t deposit it—report it. Contact your local bank or the National Consumers League’s Fraud Center, fraud.org.

For more information, visit aba.com/Seniors

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Where will you find us now?

Save the Date for our Free Fall Shred Day, on Saturday, October 13th!

Where: Main Office, 60 Main Street, Watertown Square

When: 9:00am – 12:00pm

Volunteers will be on hand to assist you if you need help, the limit is **three large bags** per person. For more information please call customer support at 617-928-9000. OR visit our Events Calendar on our website, link is below!

<https://www.watertownsavings.com/community/events>

Our Customer Appreciation Cookouts have finally come to an end. However, September marks the start of the new Fall season & the start for more opportunities for our employees to get out and about in the local communities! This past month has kept us very active in all our surrounding towns. We had Arlington & Waltham Town Day on September 15th, as well as Watertown Faire on the Square and Cushing Square's Fall Festival in Belmont on September 22nd. Thank you to all of you who came to see us at our Watertown Savings Bank table! We love getting a chance to see our favorite customers, so be sure to stop by on Shred Day so we can see all your friendly faces again!

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Happy times come and go, but the memories last forever...

It is with a heavy heart that we need to share the passing away of two of our long time Club 50 members. Peggy Little of Watertown, and Russ Malone of Waltham.

Peggy has been a Club 50 member since the program started over twenty years ago! She and her group of ladies have been on just about every trip we ever had! Peggy did a lot of volunteering, and was a dear friend to many people.

Russ joined the Club when his wife Nancy retired, and decided she wanted to go traveling with us. Unfortunately Nancy passed away three years ago, and Russ missed her terribly. Russ was a dedicated and loyal friend, and spent much of his career serving the City of Waltham.

They will both be missed *very* much.

Donations have been made in their memory to the St. Patrick's Church Food Pantry and Opportunities for Inclusion (formerly GWArc) and the Waltham Boys & Girls Club.

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