



**Watertown**  
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 2019

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## The Latest

### Club 50's 2019 Travel Calendar is Set!

Though winter is not a busy travel time for us, it is still packed with fun! We recently had our **Annual Travel Seminar** where we revealed our **2019 Travel Calendar!** After months of hard work picking destinations it is finally solidified. Thank you to everyone who attended, we again had a full house. We are very excited for another fun-filled year of traveling with friends!

Although we have more than 10 "shorter" trips this year, we are especially excited for our longer trips. These include Cuba, a Bermuda Cruise, and of course, a week in Iceland! There is still space available for Bermuda and Iceland. Call Connie if you are interested. We hope you are just as excited as we are!

In case you missed the seminar but are interested in learning more about all the trips, a mailing of the 2019 Travel Calendar will be mailed out soon to all Club 50 members. Upcoming Club 50 trips and information can always be found on our website: [watertownsavings.com](http://watertownsavings.com) on the Club 50 page.

If you have any questions or you are looking for more details about Club 50, please contact Connie Braceland at (617) 928-2338 or [cbraceland@watertownsavings.com](mailto:cbraceland@watertownsavings.com) or stop by the Main Office atrium area!

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## Casino Trip

WSB Employees have planned a trip to visit the **brand new** MGM Springfield Casino on Sunday, March 24, 2019.

**They still have some spots available on the bus! Reservations are accepted on a first come, first serve basis.**

For \$30/person, you will enjoy a bus ride to and from the casino, plus a FREE \$20 slot play. The bus will leave the WSB Main Office parking lot, 60 Main Street, Watertown Square at 9:00AM, and will depart the casino at 5:00PM.

**What is there to do at the casino when you arrive:**

- Full casino with both slot machines & table games
- More than half a dozen restaurants to try
- Top Golf
- Shopping
- Regal Cinemas
- Tap Arcade & Bowling
- Full Spa

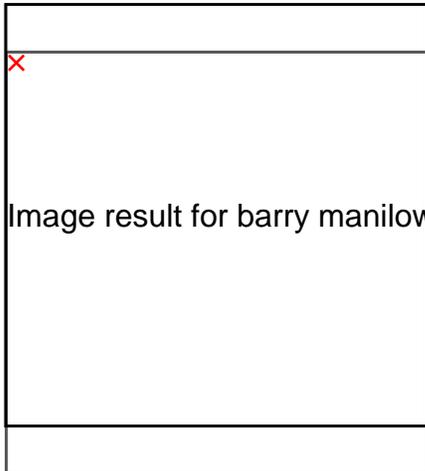
**Please make your check for \$30 payable to Waterstown Savings Bank and drop it off or mail to the Club 50 Office by Monday, March 18.** If it's more convenient, please drop your check off to any WSB branch and ask that they forward it to Club 50. **For more information, please contact Connie: 617-928-2338 or by email: [cbraceland@watertownsavings.com](mailto:cbraceland@watertownsavings.com)**

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## Neil Diamond and Barry Manilow Tribute!



Have you ever wanted to see Neil Diamond or Barry Manilow perform live, but never got to? Well on **April 25 April 25<sup>th</sup>**, you get the best of both worlds! Our first trip of the year is a very special one. Come see Anthony Edwards of the amazing Edwards Twins perform a breathtaking tribute to these two artists. Anthony Edwards is a master at celebrity impersonations, with over 75 characters under his belt. He moves, sings, and performs like the actual stars and each of his impersonations is done to perfection. That Thursday, we will be lucky enough to watch him perform as two of his best, and of course, our favorite singers of all time!

The first day to sign up is **March 28, 2019 at 10:00AM**. The trip includes deluxe motorcoach transportation with Yankee Line, a delicious luncheon at Chez Josef in Agawam, MA, and of course, the outstanding performance! For only \$117 for members, this is a very exciting day trip for us. Do not miss this fun opportunity! For reservations, see the flyer [HERE](#) or contact Connie Braceland at (617) 928-2338 or [cbraceland@watertownsavings.com](mailto:cbraceland@watertownsavings.com).

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**Club 50**

## WSB's Main Office Collecting for Watertown Food Pantries

WSB's Main Office/Watertown Square HQ is still collecting items for the Watertown Food Drive, benefiting the Watertown/Catholic Collaborative Food Pantries. Some of our wonderful Club 50 members are long-time volunteers at the pantries. Donations of non-perishable & non-expired food are welcome. Please consider a donation if you are able. Thank You!

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A promotional banner for Waterfront Savings Bank's Club 50. The banner features a blue background with a yellow-orange gradient at the bottom. On the left, there are four small photographs showing groups of people at various events. The text 'Waterfront Savings Bank' is prominently displayed in white, with 'Club 50' in large, bold, white letters with a red outline. To the right of the bank name, contact information is provided: '60 Main St. Watertown, MA 02472 (617) 928-9000 www.waterfrontsavings.com'. Below the bank name, it says 'Member FDIC | Member DIF'. The slogan 'Always an Adventure!' is written in a cursive font on the left side of the banner.

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**Club 50**

## WSB's Free Spring Shred Day is on the Way!

Save the Date for our **Annual Spring Shred Day!** This FREE event is the perfect time to get rid of all of your outdated documents in the safest way possible. This year, it is happening on **Saturday, April 13th from 9am-12pm at WSB's newest location, our Market Basket Plaza Branch, 25 Market Place Drive, Waltham.**

You can oversee the shredding of your documents so you can be confident that they are properly destroyed. The limit is three large bags per person (or one large carton). Volunteers will be on hand to assist everyone. We suggest that out-of-date bank statements, cancelled checks, medical bills and records, and any old files with your social security or account numbers be destroyed. For more information please call WSB Customer Support at (617) 928-9000.

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## Refer a Friend

Don't forget about our Refer a Friend promotion! If a current Club 50 member refers a friend to become a NEW Club 50 member, that current Club 50 member receives a \$25 coupon towards their next day trip with Club 50.

Help us spread the word about all of the fun we have in the Club!

Offer details: The \$25 is not redeemable for cash. Redemption value not to exceed \$25.00. Offer subject to change without notice.

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## On the Go & In the Know

# Congratulations to This Year's Customer Choice Award Winners

Thank you to all the WSB Club 50 members who voted for their favorite, local non-profits in the Bank's 23rd Annual Customer Choice Awards! We know that many of you are involved in some of these wonderful organizations. On Tuesday, March 26th WSB will distribute \$75,000 to the 28 winning groups.

“Our Customer Choice Awards program is one of which we are particularly proud,” said President and CEO Brett Dean. “The list of winners reflects the important work being done by non-profit organizations throughout the communities we serve.”

Voting took place from October-December 2018.

For further information about WSB’s Customer Choice Awards program, contact the Bank’s Community Relations Office at (617) 928-2336 or by email: [kmcronin@watertownsavings.com](mailto:kmcronin@watertownsavings.com).

### **2019 Winners**

Friends of Belmont SPORT	\$5,000
Armenian Relief Society, Watertown	\$3,500
Eva's Kitties, Inc., Newton	\$3,500
Saint James ACYOA, Watertown	\$3,500
Saint Jude School, Waltham	\$3,500
Sayat Nova Armenian Dance Company, Watertown	\$3,500
Sonny Whooley Foundation, Inc., Watertown	\$3,500
Sons of Italy #1036, Watertown	\$3,500
The Cat Connection, Waltham	\$3,500
Taxiarchae Greek Church Charitable Fund, Watertown	\$3,097
Ciociaro Social Club of Massachusetts, Inc., Newton	\$3,000
Helen Robinson Wright Fund, Watertown	\$3,000
Watertown Boys and Girls Club	\$2,903
Ancient Order of Hibernians Division 14, Watertown	\$2,710
Saint Stephen's Armenian Elementary School, Watertown	\$2,710
Saint Luke's St. Vincent de Paul Society, Belmont	\$2,613
Watertown Catholic Food Pantry	\$2,613
Our Lady's St. Vincent de Paul Society, Waltham	\$2,323

Watertown Catholic Collaborative St. Vincent de Paul Society	\$2,032
Watertown Youth Baseball Challenger League	\$2,032
Historical Society of Watertown	\$1,935
Saint Mary's After School Program, Waltham	\$1,935
Watertown Council on Aging/Senior Center	\$1,935
Watertown Food Pantry	\$1,935
Lincoln-Eliot Elementary School, Newton	\$1,742
Mosesian Center for the Arts, Watertown	\$1,258
Operation American Soldier, Watertown	\$1,161
Friends of Project Literacy, Watertown	\$1,065

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The banner features a collage of four photos on the left showing groups of people in various settings. To the right, the text reads: "Watertown Savings Bank" in white on a blue background, with the address "60 Main St. Watertown, MA 02472" and phone number "(617) 928-9000" below it. The website "www.watertownsavings.com" is listed at the bottom right. The "Club 50" logo is prominently displayed in large, bold, white letters with a red outline. Below the logo, it says "Member FDIC | Member DIF". The slogan "Always an Adventure!" is written in a cursive font at the bottom left of the banner.

## On the Go & In the Know

# How to Prepare for Daylight Saving Time

## Getting your body ready for the upcoming time change

With 2019 underway, your thoughts are likely already turning to the start of spring and the return of warmer weather. Before you can bask in the sunshine, there's one bridge you'll need to cross: daylight saving time. On March 10, the clocks will move forward by one hour, starting off a season of longer days perfect for everything from baseball to gardening. It will also usher in a new round of less-than-pleasant effects, including the grogginess that comes with losing an hour of sleep. Fortunately, there are steps you can take to make sure you are better prepared for when the clocks roll forward this year.

### Start a new schedule a week out

Dr. Michael Breus, author of "The Power of When," tells NBC News that starting daylight saving time preparation a week ahead of the time change has helped him better adjust. This process is relatively simple and fairly easy to undertake: You need only go to bed and wake up 15 minutes earlier on the Sunday prior to the time change, adding 15 additional minutes in the three days that follow. Breus also recommends this approach as a general technique for frequent business travelers who experience jet lag.



### Put your phone away

A more and more common pre-bedtime ritual is to surf the web, catch up on news and social media happenings or shop on your smartphone. Blue light's disruptive effect on our Circadian sleep cycle has led phone makers to introduce an orange light function that kicks in when the sun goes down, but that may not be enough to counteract the restlessness resulting from daylight saving time. Dr. Shilpi Agarwal tells NBC News BETTER that cutting your screen-viewing habits back before you go to bed can help offset the effects of daylight saving time. Instead, you could spend that time talking with a loved one, reading a book or, as certified sleep science coach Chris Brantner recommends, trying out something relaxing like yoga or meditation.

### Consider your diet

If you commonly find yourself hitting a wall in the early or mid-afternoon during the work week, you may start leaning on an extra cup of coffee or an energy drink. As you attempt to prepare your body for daylight saving time, Agarwal recommends not ingesting any caffeine after noon in the week leading up to the time change.

To make sure you have the proper boost at work or on your weekend, Agarwal recommends swapping out a carbohydrate-heavy breakfast for something dense with protein — think eggs, meats

and nuts or even whey protein shakes and drinks. This will enable you to subsist for the rest of the day only on light meals and snacks, making it easier for you to fall asleep.

If you think that a glass or two of wine with dinner will help because it tends to put you right out, you are only getting half of the story. Agarwal notes that alcohol processes as a stimulant about halfway through the evening when you have it with dinner, which can cause restless sleep. If possible, you'll want to avoid alcohol with dinner ahead of the time change altogether, and you should also take care to avoid stimulants like nicotine.

The time change will no doubt have an impact on your body, but by using the right approaches and practices in advance, you can ensure that its impact is mitigated considerably.

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## The Importance of Checkbook Safety

### Why keeping your checkbook secure is a smart move

A checkbook might feel like a financial relic, but it has a relevant place in today's world. It serves as a hard copy of your financial moves and allows you to time when your bills are paid. Automatic payments are convenient, but can cause chaos if they're scheduled at an inopportune time. To reap all the benefits a checkbook can offer, it's important to keep it safe.

#### Protect your records

Thieving hands are greedy, so be sure to carry your checkbook in your purse or bag only when necessary. It contains personal information, and thieves would relish the opportunity to get a hold of your account number and address to drain your funds or use your identifying details to open their own account or credit card.

Online payments are efficient, but can be somewhat cumbersome to track. Yes, you can still get a statement from your credit card company, but you'll need to wait until the end of the month. An emailed receipt is nice, but do you take the time to file it or does it just float in your inbox? A checkbook register, however, is an immediate and concrete record of where your money went and when.



"If there is ever a question about whether or not you paid a bill or received a refund for an item, referring to the check ledger keeps everything (no pun intended) in check," writes The Balance writer Erin O'Neil.

#### Choose wisely

Back in the day, choosing what color, cartoon character or pattern to distinguish your checks was of utmost importance. And even though you can still choose your favorite team logo, landscape picture or other design to personalize your checks, it's more important that the checks you choose boast specific security features.

To avoid becoming a victim of check fraud, you'll want checks created by a trusted financial institution or printer. A website offering the "cheapest checks in town" is not the right place to hand over your money, even if the deal seems too good to miss. Your checks should boast security features such as holographic seals not easily reproduced, complex designs on the back and microprinted words that thwart counterfeiting efforts, according to Bankrate writer Claes Bell. Other measures include ultraviolet-reactive paper, which reveals information only accessible from a black light used by a bank teller; and markings, ink or paper that react in specific situations.

"Most personal checks don't have all these features, but they usually do have enough to meet the industry standard for check security: certification by the Check Payment Systems Association, or CPSA, denoted by a padlock icon on the front, next to the amount line," Bell writes.

A checkbook may not be the fanciest tool to manage your funds, but sometimes putting pen to paper and doing the math is the best way to make sense of your budget and finances. And whatever tool you use to manage your money, on and offline, should be fortified with safeguards you can see and trust.

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## What to Do When You Get Dividends

### Making the most of your dividend payouts

Investing in the stock market offers up a great deal of both short-term and long-term benefits, and there may be no better example of the former than dividend stocks. By investing in dividend stocks, you stand to earn nearly immediate payouts once the stock earns a profit. If you aren't familiar with the idea, you may be at a loss for how to best use that money. Fortunately, you have a wide range of options to consider, including those that turn your short-term gain into a long-term one.

#### How dividends are paid out

Jim Mueller, a Chartered Financial Analyst writing for Investopedia, notes that dividends are most commonly paid out quarterly but can also be distributed annually. Cash dividends pay out via a check that is mailed shortly after the ex-dividend date. The amount received would be equal to the declared dividend per share multiplied by the number of shares you own. As The Motley Fool writes, a \$10 per share cash dividend for a stockholder with 1,000 shares would net a check of \$10,000. A savvy investor could potentially use dividends as an effective second source of income.



There is also the possibility of receiving dividends through stock distribution. While opting for a dividend reinvestment plan would not net the immediate gratification of a quarterly or annual check, it provides the benefit of not being taxable until it is sold. In the case of the investor with 1,000 shares, a 5 percent stock dividend would result in 50 extra shares of company stock. Per Investopedia, cash dividends are taxed either at the normal rate or at a reduced rate of 5 percent or 15 percent. Holding dividend stocks within a non-taxable retirement portfolio like a Roth IRA would also shelter your gains from taxes until they are withdrawn.

#### How to use your dividends

If you are running a portfolio that follows the recommended ratio of 60 percent dividend stocks and 40 percent bonds, you stand to potentially make a substantial amount in dividends every year. If you receive dividends via check, consider that money to be income that can be used for any number of purposes — pay off a debt, make a down payment on a new car or take a vacation with you family.

Since this would ostensibly be income over top of your regular income, you may want to save it rather than spend it, particularly if you are working toward retirement. If you are receiving dividends from stock outside of a retirement package, you could reinvest that money in your 401(k) or Roth IRA. If you have a high-yield savings account or a money market account, saving money there is a surefire way to earn additional interest on a monthly basis.

A dividend reinvestment plan may be your best bet for longevity. Matt Krantz, author of “Investing Online for Dummies,” considers the advantages of a DRIP to be the ease of enrollment, automatic

reinvestment, integration with direct stock purchase plans, lower or no commissions and the ability to purchase fractional shares. If you have confidence in a stock's ability to continue to earn, a DRIP will maximize your earning potential by pulling in additional dividends for you over time, compounding your gains.

If both sound appealing, you can choose to split your dividend stocks between cash and DRIPs. This will ultimately allow you to determine which method is most preferable, and you can then adjust your payout as desired. For more on how to make the most of your dividends, speak with a trusted financial advisor.

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## Infinex Security Awareness Tips - Social Security Number Scam

### Recent Social Security Number Scam & Key Reminders

Your Social Security Number is an extremely important piece of personal information. These numbers are used to open new credit cards, to acquire loans and in some cases, to establish new identities. Because of this, criminals and scammers work very hard to steal Social Security Numbers.

The Department of Social Security recently reported an increase in scammers posing as Social Security Administration (SSA) employees. These scammers are calling people and threatening them or misleading them in an attempt to learn their Social Security numbers, along with other important, personal information. These scammers are fooling caller IDs to show the Social Security Administration's real number of 1-800-772-1213. However, regardless of what the caller ID displays, it's not really the SSA calling.

### Here is what you need to know:

- Your Social Security Number is not about to be suspended. Your bank accounts are not about to be seized. **You do not have to verify your Social Security Number to anyone that calls you.**
- **The Social Security Administration will never contact you to threaten your benefits or tell you to wire money, send cash, or put money on gift cards.** Anyone asking you to do these things is a scammer! Every single time.
- **Never give any part of your Social Security Number, bank account number or credit card information to anyone who contacts you.**

If you encounter someone seeking this information, report it to the Consumer Protection Division. Please go to <https://oig.ssa.gov/report> or call 1-877-5-NO-SCAM.

As always, if you ever have any questions about security, Infinex is here as a trusted resource and we are happy to help.

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