



MARCH 2021

The VOICE Newsletter

designed exclusively for our VIP Club® Members

When is the 1st Day of Spring?

Farmer's Almanac

The first day of Spring will occur Saturday, March 20, 2021 for those of us in the Northern Hemisphere, which is marked by the arrival of the Vernal (Spring) Equinox.

Regardless of what the weather is doing outside, the equinox marks the official start of the spring season.

What does Vernal Equinox mean?

Vernal translates to “new” and “fresh,” and equinox is derived from the Latin aequus (equal) and nox (night).

So what does that mean? Essentially, our hours of daylight – the period of time each day between sunrise and sunset – have been growing slightly longer each day since the Winter Solstice in December, which is the shortest day of the year (at least in terms of light).

Even after three months of lengthening days, though, we still see less light than darkness over the course of a day. The vernal equinox marks the turning point when daylight begins to win out over darkness.

“Spring: a lovely reminder of how beautiful change can truly be.” Anonymous



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MEMBER FDIC

FRAUD PROTECTION UPDATE

There has been a recent increase in two types of consumer fraud that we want to make our VIP customers aware of. These two categories of fraud, Elder Financial Abuse and Romance Scams, can have significant monetary consequences for those that fall victim. We've provided the information below to help you and your loved ones better identify these types of fraud attempts to protect your finances.

ELDER FINANCIAL ABUSE

Elder Financial Abuse is the fraudulent or otherwise illegal actions by a caregiver, fiduciary, or other individual in which the resources of an older person are used by another for personal profit or gain. As people over 50 years old control over 70 percent of the nation's wealth, fraudsters are using new tactics to take advantage of retiring baby boomers and the growing number of older Americans.



Taking these simple steps to safeguard personal information and being aware of warning signs can protect aging men and women from financial abuse.

- Plan ahead to protect your assets and to ensure your wishes are followed. Talk to someone at your financial institution, an attorney, or financial advisor about the best options for you.
- Shred receipts, bank statements and unused credit card offers before throwing them away. Lock up your checkbook, account statements and other sensitive information when others will be in your home.
- Order copies of your credit report once a year to ensure accuracy.
- Never give personal information, including Social Security Number, account number or other financial information to anyone over the phone unless you initiate the call.
- Consult with a financial advisor or attorney before signing any document you don't understand.
- Get to know your banker and build a relationship with the people who handle your finances. They can look out for any suspicious activity related to your account.
- Pay with checks and credit cards instead of cash to keep a paper trail.
- If you think someone close to you is trying to take control of your finances, call your local Adult Protective Services, your local police or tell someone at your bank.

ROMANCE SCAMS

A romance scam is when a new love interest tricks you into falling for them when they really just want your money. Romance scams start in a few different ways, usually online. For example, you may receive a friend request, follower request, direct message on social media or maybe the connection happens on a dating app. Some romance scammers will even email or text you directly. A romance scammer's photos and profile may make it appear like they share your interests – but those photos and interests are most likely fake. Usually romance scammers spend time getting to know you and developing trust before they ask for a loan or access to your finances.



Here are some ways to help protect yourself from romance scams:

- Don't share personal information – like bank account or credit card numbers, or your Social Security Number – with a new love connection.
- If you ask a new love interest questions and they don't give you straight answers or question why you're asking, that could be a red flag.
- Never send money, gift cards, or wire transfers to someone you haven't met in person.
- Limit what personal information you share online and on dating apps.
- Consider making your social media profiles private.
- Report suspected romance scams to the Federal Trade Commission at [reportfraud.ftc.gov](https://www.ftc.gov/identity-theft).

Sources: www.aba.com and www.consumerfinance.gov

Ireland! A land of stunning natural beauty, mesmerizing music and friendly locals.
Sit comfortably, pour yourself a Guinness and let's go to Ireland!

Tag along on this ARMCHAIR TRAVEL TO IRELAND

Ireland is known as the Emerald Isle for its wide expanses of lush, green fields. But there are also large areas of rugged, rocky landscape. About 15,000 years ago, Ireland was completely covered by thick glaciers. The movement of the giant sheets of ice stripped the soil, leaving huge tracts of flat, limestone pavement.

The midlands and west coast of Ireland are dotted with damp peat bogs, the soggy remains of dried-up ancient lakes left by the glaciers.

Ireland's highlands rise mainly in the southwest, often ending at sheer cliffs that plunge thousands of feet into the Atlantic Ocean.

The official name of Ireland is the Eire, Republic of Ireland with it's capital being Dublin. With a population of over 5 million (2020) the main languages spoken are Irish (Gaelic) and English.

Until we can visit this beautiful country in person, there are some amazing videos for viewing on *YouTube* complete with breathtaking scenery and authentic Irish dancers. Here's a few to check out:

***Ireland Vacation Travel
Video (50 min.)***

***Traditional Irish Dancing
(9 min.)***

***Dublin Vacation Travel
Video (25 min.)***

Source: Goldencarers.com





Ireland celebrates its National Day on March 17th – St. Patrick's Day. Whether you have Irish in your genetic make-up or not, we all love to celebrate!

Thanks to Irish immigrants in the US and around the world, St. Paddy's Day evolved from a religious holiday to what it is today; a secular celebration of Irish culture, food and drinks. The list of fun ways to celebrate is endless – even in 2021.

Here's a few...

Bake soda bread.

Wear green.

Make an Irish meal.

Have a shamrock cookie decorating contest.

Virtually attend a St. Patrick's Day parade.

Whip up a Shamrock Peppermint Shake.

Bake something green.

Watch a holiday inspired movie.

Have an Irish Coffee.

Source: Woman's Day

Fascinating Facts about Ireland:

The official National Symbol of Ireland is the harp, although the shamrock and the Celtic cross are also well known symbols.

9% of the Irish population are natural redheads.

Irish surnames that start with "Mac" mean 'son of'.

The story of the world-famous vampire Count Dracula was written in 1897 by Bram Stoker, from Dublin.

The Titanic was built by 15,000 Irishmen in Belfast, Northern Ireland.

The Wild Atlantic Way, a stunning drive that stretches 2,500 km (1,600 miles) is the longest coastal driving route in the world.

Gaelic football and hurling are the traditional sports of Ireland.

The world famous Guinness beer is from Ireland, it originated in the Dublin brewery of Arthur Guinness.

