

the  
voice

## Summertime

The VOICE Newsletter designed exclusively for our VIP Club® Members

The Olympics begin July 23rd of this year, though they are technically still called the 2020 games. Get into the Olympic spirit by looking back on famous athletes with our trivia...

- In the first Olympic games, what did the athletes wear? *They competed nude!*
- What Olympic event was the only one to feature competitors who were a mother and daughter? *Golf – In 1900, US golfer Margaret Abbott took gold while her mother Mary finished seventh.*
- What American holds the title for most Olympic medals won during their career? *Swimmer Michael Phelps, who won 28 total medals.*
- What sport did Cassius Clay win a gold medal for in 1960 and what did he change his name to a few years later? *Boxing – changed his name to Muhammad Ali.*
- Until someone runs faster, who is the fastest person in the world? *Jamaica's Usain Bolt*
- The Olympic "gold medals" aren't gold. They are however plated with six grams of gold.
- The Rio 2016 Olympics was the first Olympic Games to be hosted by a South American country. The city won the bid in 2009 beating Chicago, Madrid and Tokyo.
- Twelve-year-old Inge Sorensen from Denmark was the youngest athlete ever to win a medal in an individual event. She won the bronze medal in the 200m breaststroke in 1936.

Source: [goldencarers.com](http://goldencarers.com)



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# Take a New Look at Your Money Habits

With the travel industry lifting restrictions, and businesses and schools beginning to open again, it creates a feeling of starting fresh and encourages us to set new goals. Setting new financial goals should be on the top of our lists. As you reflect on the past year, focus on your experiences – build on what worked and what didn't – to shape this year's money habits. Here are some ideas to consider as you set your financial goals.

## NEW SAVINGS ACCOUNT

Think about what you want to save for in the coming year and commit to opening a savings account to reach that goal, whether it's creating an emergency fund or setting money aside for the future.

## PAY DOWN THAT OLD DEBT

Confronting your debt and thinking about how to pay it off can be scary and overwhelming. Make a list of your debts, noting the monthly payment, current balance and interest rate, and make a plan to start paying down the debts.

## GET ORGANIZED

Keeping your finances organized will help you control your money and achieve your financial goals. Some basic tasks to help you get organized include making a budget, tracking your spending, and putting a system in place to ensure you pay your bills on time each month. Be sure to monitor your credit card and bank statements for any unexpected fees or unusual activity too. The sooner you find mistakes or unauthorized transactions, the easier it is to correct those issues.

## PROTECT YOUR MONEY

With so many financial transactions occurring electronically, it's important to proactively protect your personal information, including your credit card and bank account numbers.

Take charge of protecting your money. Never provide your personal information in response to an unsolicited request, whether it is over the phone or over the Internet. Always track your bank and credit card statements and your credit reports for unusual activity. Catching abnormal transactions early will allow you to take steps to prevent more harm if your information has been stolen.

For more help or information, go to [www.fdic.gov](http://www.fdic.gov) or call toll-free at 1-877-ASK-FDIC (1-877-275-3342).

Our Financial Service Representatives can assist you in finding the right savings tool that will allow you to maximize your dollar. They can also assist you with finding the right tools to keep you informed when certain events happen on your accounts to put you in control of your accounts and your debit card.

Follow the link to our Debit Card Resources page for helpful information –  
<https://www.firstnationalbanks.bank/co-sd/debit-card-resources/>



## Funeral Planning Checklist

So why plan ahead for funeral wishes? You plan for everything in life – birthdays, anniversaries, weddings, vacations, homes, retirement and much more. Why shouldn't you also plan for your final wishes? While no one likes to think about their own death, the fact remains that, one day, your family will need to make dozens of hard decisions to arrange your final life tribute.

A well-thought-out celebration of life helps to remove a lot of stress, anxiety, and doubt that often plagues newly bereaved families. If you have ever lost a loved one, you know that planning ahead is actually an incredibly thoughtful gift of love.

Keep in mind that a well-planned final tribute offers all of these benefits and more without the need to pay for services or merchandise ahead of time. While paying for the funeral in advance helps your family even more from a financial standpoint, it is not entirely necessary to reap the rewards of planning ahead. For the time being, your best source for information on planning ahead is your local funeral home.

If you want to plan ahead for your funeral wishes or plan a funeral for a loved one, the checklist below will help you in making important decisions.

<https://www.funeralbasics.org/wp-content/uploads/2016/07/FB-Funeral-Planning-Checklist.pdf>

# CHARMING INNS OF COASTAL MAINE

Visiting Kennebunkport – York – Portland – Boothbay Harbor – Rockland – Bar Harbor & Ogunquit – featuring a Maine Lobster Boat Excursion & Acadia National Park!

OCTOBER 2 - 8, 2021

7 Days/6 Nights



*Ready for a change of scenery?*

How about the vivid images of the crisp New England shore, rugged woodland seascapes, and butter dripping off a chunk of cooked lobster! October fall foliage is the perfect season to explore wild and wonderful Maine with picturesque fishing villages and lobster boat harbors up and down this rocky seacoast. See it all while enjoying the opulence of three of Maine's most celebrated upscale coastline resorts.

**Sign-up Deadline/Final Payment Date is JULY 26, 2021    Space is Limited**

**Contact your local VIP Representative for all of the details and get signed up now!**

