



## Are You Social? We Are!

Find Us On



### ATTENTION LEGACY CLUB MEMBERS:

DON'T FORGET THE \$15 HEB GIFT CARD REFERRAL FEE, just by sending in a Brand New Customer who opens a Legacy Club Account!

## LSNB Investment Services

- Stocks and Bonds
- Fixed Income Products
- Mutual Funds
- IRA Rollovers and Transfers
- Tax-Free Investments
- Annuities
- Trust Services
- And More

Ask for more information or to schedule a free consultation.



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(956) 664-9490

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NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
NOT GUARANTEED BY THE BANK • MAY LOSE VALUE



January 2018 | 89th Edition

## Happy Holidays!

Happy New Year! "May your coming year be filled with magic and dreams and good madness. I hope you read some fine books and kiss someone who thinks you're wonderful and don't forget to make some art -- write or draw or build or sing or live as only you can. And I hope, somewhere in the next year, you surprise yourself."

Neil Gaiman

### Experience a Unique Style of Texas Banking

If you have any questions, concerns, or suggestions, regarding the Legacy Club™, please do not hesitate to contact us at (956) 984-2217.

## Tiny Tidbits

Use a hanging shoe rack to store cleaning supplies inside the pantry door. It eliminates having to crawl under the sink.

Source: Huffingtonpost.com

## Holidays

**January 1st:** New Year's Day

**January 15th:** Martin Luther King, Jr. Day

## Witty & Wise

"The secret of change is to focus all of your energy, not on fighting the old, but on building the new."

By: Dan Millman

# Lone Star Legacy Club™

Travel Benefits

DISCOVER®  
MasterCard® VISA

## MYSTERY LUNCHEON PACKAGE

**ONLY \$311** **SAVE \$25**

4 Luncheons Jan., Feb., Mar., Apr.

January 16, 2018

**Mystery Luncheon** **\$84pp**

**January 23-24 , 2018**  
**Texas State Aquarium**  
**Corpus Christi**

**\$285pp**

Single Supplement \$70  
 Deposit \$50

Price Includes:  
 • Roundtrip Transportation  
 • Coffe Break & Breakfast  
 • 1 Night Hotel Stay  
 • Admission to all scheduled events  
 • COT Host

Discover a larger Underwater World at the  
 newly expanded aquarium, plus a 4D Theater



January 27 - February 4, 2018

Chuck Olson Tours  
 Invites you!



**Cruise**  
 with Chuck & Erid

Royal Caribbean  
 INTERNATIONAL

**\$1,175 pp**

Inside Stateroom Category M

**\$1,295 pp**

Oceanview Stateroom Category I

**\$1,545 pp**

Balcony Stateroom Category E3

\$100 On-Board Ship Credit per Stateroom

\*Prices Subject to Change.

SEVEN NIGHT CRUISE

ON THE LIBERTY OF THE SEAS

Galveston-Roatan-Costa Maya

Cozumel-Galveston

Package Includes:

- \$100 On-Board Ship Credit per Stateroom
- 1 Night Pre-Cruise Hotel
- 1 Evening Meal & 1 Breakfast
- Round Trip Transportation from the Valley
- Cruise, port fees and taxes

SEVEN NIGHT CRUISE

ON THE LIBERTY OF THE SEAS

Galveston, Cozumel, George Town, &

Falmouth, Jamaica, Galveston

Royal Caribbean  
 INTERNATIONAL

**\$1,259 pp**

Inside Stateroom Category M

**\$1,429 pp**

Oceanview Stateroom Category I

**\$1,659 pp**

Balcony Stateroom Category E3

\$100 On-Board Ship Credit per Stateroom

\*Prices Subject to Change.

SEVEN NIGHT CRUISE

ON THE LIBERTY OF THE SEAS

Galveston, Cozumel, George Town, &

Falmouth, Jamaica, Galveston

Back to Back Cruise Starting Price

**\$1,899pp**

Your Choice, 7 Night or 14 Night Cruise

February 8-10, 2018

Visiting  
 Magnolia Market  
 at The Silos

WACO, TEXAS

Developed by  
 the Creators of the  
 TV Show  
 "Fixer Upper"

**\$429pp**

Single Supplement \$150  
 Deposit \$100

Feb. 13, 2018

**Mystery Luncheon**  
**\$84pp**

February 28 - March 5 , 2018

**Experience The Rocky Mountains by Train**

2 Days by Train Denver to San Francisco

**\$1,997 pp**

Deposit \$500 Air Not Included

Price Includes:

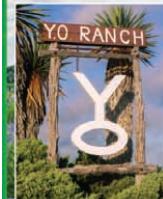
- Roundtrip Train
- 2 Night Hotel in Denver
- 3 Nights Hotel in San Francisco

Day trip to Yosemite National Park  
 Additional Sightseeing  
 COT Hosts



February 22-24, 2018

**Y RANCH ADVENTURE**  
 North West of Kerrville



Trip Includes:

- 2 Nights Ranch Stay
- Round Trip Transportation
- Wildlife Tour
- Coffee Break
- 6 Meals
- Admission to The Events
- Sightseeing in Kerrville & Camp Verde, TX



**\$649pp** NO Single Supplement  
 Deposit \$75

March 13, 2018

**Mystery Luncheon**  
**\$84pp**

Her voice.  
His vision.  
Their story.

**March 14-15, 2018**  
**An Exiting Broadway Musical**  
**The Majestic Theatre , San Antonio**

**ON YOUR FEET!**  
**THE STORY OF EMILIO & GLORIA ESTEFAN**

**\$370pp**  
Single Supplement \$80 • Deposit \$75

Price Includes:  
• Roundtrip Transportation  
• Coffe Break & Breakfast  
• 1 Night Hotel Stay  
• Admission to all scheduled events  
• COT Host

**Book Today! May - September, 2018**  
Call Now for further information

**Alaska's Natural Splendours**

**Cruisetours Available**

**Mountain Valley Explorer**  
11 Nights

**Mountain Panorama Aventure**  
12 Nights

**COT Knows & Has Experienced Alaska!**

**Royal Caribbean INTERNATIONAL**

**Inside Passage**  
7 Nights

**April 17, 2018**  
**Mystery Luncheon**  
**\$84pp**

**April 10-12, 2018**  
**Spring Mystery Trip**  
**\$369pp**  
Single Supplement \$150  
Deposit \$75

**Book Today!**  
**May - Sept., 2018**  
**Yukon+Denali Land & Sea Journey**

Follow the trail of the Klondike Gold Rush from the heart of Denali to the far reaches of the Yukon combined with the 3 - 4 day Inside Passage Cruise

**Holland America Line**  
SAVOR THE JOURNEY

**June 12-13, 2018**  
**An American in Paris**  
*A New Musical*  
**An Exiting Broadway Musical**  
**The Majestic Theatre , San Antonio**

**\$370pp** Single Supplement \$80  
Deposit \$75

Price Includes:  
• Roundtrip Transportation  
• Coffe Break & Breakfast  
• 1 Night Hotel Stay  
• Admission to all scheduled events  
• COT Host

**June 29 - July 6, 2018**

# **NEW York City plus Queen Mary 2**



**Packages Price**

Air Not Included

**\$2,430pp**

Inside Stateroom

**\$2,630pp**

Balcony Stateroom

**Deposit \$500**

Package Includes:

- 2 Night Pre-Cruise Hotel in New York
- City Tour
- Transfers
- Cruise (Port Fees & Taxes)
- \$100 On-Board Ship Credit per Stateroom

**4th of July Fireworks  
in Boston Harbor!**



**CRUISE SCHEDULE:**

Sun 01/07/18 New York (NY) / USA  
Mon 02/07/18 At Sea  
Tue 03/07/18 Saint John (New Brunswick)/Canada  
Wed 04/07/18 Boston (MA) / USA  
Thu 05/07/18 Boston (MA) / USA  
Fri 06/07/18 New York (NY) / USA



**Hosted by:  
Chuck & Enid**

**July 27 - August 6, 2018**

# **DALMATIAN ELEGANCE PLUS CROATIA**

**Starting Price**

**\$2,995pp**

Air Not Included

Price Includes:

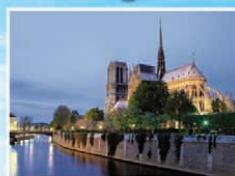
- State Room on the Modern Mega Yatch
- Most meals and daily short excursions
- Transfers

Admire the walls of Dubrovnik at sunset and discover the ports, clear-blue waters, hidden coves and ancient sites of the Adriatic on your luxury cruise.



**August 25 - September 2 , 2018**

# **Chuck's Birthday Cruise**



## **Paris & The Heart of Normandy**



Optional Post Cruise:  
2 Nights London / Eurostar "Chunnel"

**Starting Package Price  
\$4,099pp**

Package Includes:  

- Round trip air from McAllen
- Standard stateroom
- All meals on the river boat
- Daily shore excursion



Hosted by:  
**Chuck & Enid**

**Oct. 14-26 , 2018**

# **Classic Canada & New England**

**New York - Québec City**



**Royal Princess**

**Starting Package Price**

**\$2,764pp**

*Air Not Included*

**Package Includes:**

- 2 Night Hotel New York •**
- Transfers •**
- Day tour New York •**
- Cruise inside stateroom •**



**PRINCES CRUISES**

*Chuck*  
**Olson**  
*tours*  
**& cruises**

3827 N. 10th St. # 203, McAllen, TX 78501

**(956) 664-2916**  
**800-568-9890**

[www.chuckolsontours.com](http://www.chuckolsontours.com)  
[olsontours@aol.com](mailto:olsontours@aol.com)

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**Tours & Cruises**

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Our pricing is the same as the internet or calling directly to the cruise line. We are here to give you the best price, special service and extra amenities. For our Texas bus tours, we have pick-up locations in McAllen, Weslaco and Harlingen.

Terms & Conditions: Pricing discount is good only for the dates noted above. If any or all are canceled, the cost reverts back to the original cost and discount is forfeited.



## Shareable Edibles

### Butternut Squash and Carrot Soup

#### Ingredients:

- 1 Medium Butternut Squash
- 6 Sprig Fresh Thyme
- 4 Sprig Fresh Sage
- 2 tbsp. Small Sage Leaves
- ¼ tsp. Cayenne Pepper
- ¼ tsp. Ground Cinnamon
- Kosher Salt and Pepper
- 1 Large Onion
- 2 Medium Carrots
- 1 Stalk Celery
- 1 tsp. Olive Oil
- ¼ tsp. Paprika
- Sour Cream

#### Directions:

1. Peel the squash. Cut 1/2 inch off the bottom and top and discard. Cut the squash in half, scoop out the seeds and reserve in a small bowl. Cut the squash into 2-inch pieces. Using kitchen twine, tie the thyme and sage sprigs together.
2. In a 5- to 6-quart slow cooker, whisk together the cayenne, 1/4 teaspoon cinnamon, 5 cups water, and 1/2 teaspoon each salt and pepper. Add the squash, herbs, onion, carrots, and celery and mix to combine. Cook, covered until the vegetables are very tender, 6 to 7 hours on low or 4 to 5 hours on high.
3. Meanwhile, rinse the squash seeds, removing any pulp. Place them on a paper towel and let dry until ready to use.
4. Ten minutes before serving, heat the oil in a small skillet over medium heat. Add the seeds and cook, tossing, for 3 minutes. Sprinkle with the paprika and a pinch cinnamon. Add the sage leaves to the skillet and cook, tossing, until the seeds are toasted, about 2 minutes.

5. Remove the herbs from the soup. Using a handheld immersion blender (*or a standard blender in batches*), purée the soup. Ladle the soup into bowls and top with the spiced seeds and sage. Dollop with sour cream, if desired.

Source: countryliving.com

#### PLEASE SEND US SOME OF YOUR FAVORITE RECIPES!



Lone Star Legacy Club™

1210 W. Expressway 83 Ste. 7 • Pharr, Texas 78577

**Or Email Us At:** legacy@lonestarnationalbank.com

## January Events

### Rio Grande Valley Sites:

#### Craft Show

**Wednesday, January 3rd, 2018**

Canyon Lake RV Resort

4770 N. Mayberry Rd. • Mission, TX

#### McAllen Artwalk

**Friday, January 5th, 2018**

Archer Park

101 N. Broadway • McAllen, TX

#### The Market

**Saturday, January 13th, 2018**

McAllen Public Library

4001 N. 23rd St. • McAllen, TX

#### Two on Tap

**Tuesday, January 16th, 2018**

McAllen Convention Center

700 Convention Center Blvd. • McAllen, TX

#### Downtown Harlingen Walking Tour

**Saturday, January 20th, 2018**

J & B Cafe

204 E. Jackson • Harlingen, TX

# 8 Tips for How Seniors Can Protect Themselves from Money Scams

Millions of older adults fall prey to financial scams every year. Use these tips from NCOA and the Women's Institute for a Secure Retirement to protect yourself or an older adult you know.

## **1. Be Aware that You are at Risk from Strangers - and from Those Closest to You**

Over 90% of all reported elder abuse is committed by the older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others. Common tactics include depleting a joint checking account, promising but not delivering care in exchange for money or property, outright theft, and other forms of abuse, including physical abuse, threats, intimidation, and neglect of basic care needs.

Everyone is at risk of financial abuse, even people without high incomes or assets. Understand the top 10 most common scams targeting seniors, so you can spot one before it's too late.

## **2. Don't Isolate Yourself - Stay Involved!**

Isolation is a huge risk factor for elder abuse. Most family violence only occurs behind closed doors, and elder abuse is no exception. Some older people self-isolate by withdrawing from the larger community. Others are isolated because they lose the ability to drive, see, or walk about on their own. Some seniors fear being victimized by purse snatchings and muggings if they venture out.

Visit the Eldercare Locator to find services nearby that can help you stay active. Or contact your local senior center to get involved.

## **3. Always Tell Solicitors: "I Never Buy From (or Give to) Anyone Who Calls or Visits Me Unannounced. Send Me Something in Writing."**

Don't buy from an unfamiliar company and always ask for and wait until you receive written material about any offer or charity. Neighborhood children you know who are selling Girl Scout cookies or school fundraising items may be an exception, but a good rule of thumb is to never donate if it requires you to write your credit card information on any forms.

It's also good practice to obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. And always take your time in making a decision.

## **5. Sign Up for the "Do Not Call" List and Take Yourself Off Multiple Mailing Lists**

Visit Do Not Call to stop telemarketers from contacting you.

Be careful with your mail. Do not let incoming mail sit in your mailbox for a long time. When sending out sensitive mail, consider dropping it off at a secure collection box or directly at the post office. You also can regularly monitor your credit ratings and check on any unusual or incorrect information at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).

To get more tips on protecting yourself from fraud, visit On Guard Online, which has interactive games to help you be a smarter consumer on issues related to spyware, lottery scams, and other swindles.

## **6. Use Direct Deposit for Benefit Checks to Prevent Checks from Being Stolen from the Mailbox**

Using direct deposit ensures that checks go right into your accounts and are protected. Clever scammers or even scrupulous loved ones have been known to steal benefits checks right out of mailboxes or from seniors' homes if they are laying around.

## **7. Never Give Your Credit Card, Banking, Social Security, Medicare, or Other Personal Information Over the Phone Unless You Initiated the Call**

Misuse of Medicare dollars is one of the largest scams involving seniors. Common schemes include billing for services never delivered and selling unneeded devices or services to beneficiaries. Protect your Medicare number as you do your credit card, banking, and Social Security numbers and do not allow anyone else to use it. Be wary of salespeople trying to sell you something they claim will be paid for by Medicare.

Review your Medicare statements to be sure you have in fact received the services billed, and report suspicious activities to 1-800-MEDICARE.

## **8. Be Skeptical of All Unsolicited Offers and Thoroughly Do Your Research**

Be an informed consumer. Take the time to call and shop around before making a purchase. Take a friend with you who may offer some perspective to help you make difficult decisions.

Also, carefully read all contracts and purchasing agreements before signing and make certain that all of your requirements have been put in writing. Understand all contract cancellation and refund terms. As a general rule governing all of your interactions as a consumer, do not allow yourself to be pressured into making purchases, signing contracts, or committing funds. These decisions are yours and yours alone.

## **Protect Your Loved Ones: Signs to Look for**

If you know or care for an older adult, here are some additional warning signs that may indicate they are the victim of financial abuse:

- There are unusual recent changes in the person's accounts, including atypical withdrawals, new person(s) added, or sudden use of a senior's ATM or credit card.
- The senior suddenly appears confused, unkempt, and afraid.
- Utility, rent, mortgage, medical, or other essential bills are unpaid despite adequate income.
- A caregiver will not allow others access to the senior.
- There are piled up sweepstakes mailings, magazine subscriptions, or "free gifts," which means they may be on "sucker lists."

Every state operates an Adult Protective Services (APS) program, which is responsible for receiving and investigating reports of elder abuse, neglect, and exploitation, and in most states, the abuse of younger adults with severe disabilities.

APS is the "911" for elder abuse. Anyone who suspects elder abuse, neglect, or exploitation should make a report. The reporter's identity is protected. APS services are confidential, so the reporter may not be able to learn the outcome of the case. APS respects the right of older persons to make their own decisions and to live their lives on their own terms. In cases of cognitive impairment, however, APS will take steps to protect the older person to the degree possible.

## **Steps to Take if You're a Victim of a Scam**

If you think you've been scammed, don't be afraid or embarrassed to talk about it—waiting could only make it worse. Immediately:

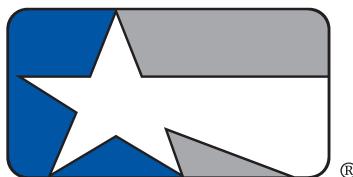
- Call your bank and/or credit card company.
- Cancel any debit or credit cards linked to the stolen account.
- Reset your personal identification number(s).

Also, contact legal services and Adult Protective Services if warranted. To find your local offices, visit the Eldercare Locator or call them toll-free at 1-800-677-1116 weekdays 9 a.m. to 8 p.m. ET.

Source: ncoa.org

## **Sudoku Puzzle**

5			6			2		
	8				7		1	3
	9	6				7		
6		4			1		2	5
				4				
1						4		
2		9		3		1		
7		5	9					
	6		1					



# **Lone Star National Bank<sup>SM</sup>**

**1-800-580-0322**  
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