


Save Dough When You Go: A Guide to Vacation Cash Conservation

Camera, sunscreen, golf clubs, a good book; when it comes to vacation necessities, do not forget to bring along your wise spending habits! They will not take up any room in your suitcase and even better, they might just result in a richer yet less expensive vacation experience. According to experts from the Financial Planning Association in Denver, Colo., making the effort to stretch your vacation dollar may give you more options on your trip to relax while seeing and doing more. You may even be able to stretch your vacation a little longer than originally planned. All you really need is a nose for finding deals (access to the Internet helps, but is not essential). Here are some tips for uncovering the best deals:



- **Hunt online.** Sites such as [Groupon](#), [Living Social](#), [entertainment.com](#), [halfoff-deals.com](#) and [restaurant.com](#) can save you money on meals, activities, services, sightseeing and amusements specific to the area you are visiting, said Amy Hoffman, CFP® at Advisors Financial, Inc., in Falls Church, Va.
- **Scour kiosks and displays.** Visitor's bureaus, tourist information centers, even hotels and restaurants, have racks full of discount flyers, coupons and info on special deals.
- **Take advantage of the eat-in option.** You can run up quite a tab eating out three times a day. So if you are staying in a rental property with a kitchen, or a hotel/motel with an in-room fridge, microwave or kitchenette, make a point of preparing at least some simple meals.
- **Pounce on meal deals.** Many hotels/motels offer free breakfast. Also look for 2-for-1 and kids-eat-free deals at local restaurants.
- **Pick up a discount card from a local grocery store.** Whether for meals or just for snacks, buying groceries with a discount card can provide significant savings.
- **Use the discount grocery card** to buy supplies for a picnic you pack for your day's destination, whether it is a beach, park, or local attraction.
- **Use public transportation instead of renting a car.** Vehicle rental and parking can be really pricey, especially in cities and during high vacation season. Check with the transit authority in the area you are staying to see about short-term passes that provide unlimited transit ridership.
- **If you are traveling by air,** check in early by computer and prepay the baggage fee for the return flight. It can be cheaper that way. 

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Voices

Celebrating our people, our community, and our diversity of experiences!

In this edition of 'Voices', get to know the Hemphill family, which has spanned three generations of Eastern Savings Bank's workforce: Rod Hemphill (retired), Jonathan Hemphill, Assistant VP of Information Technology, and Grace Hemphill, Personal Banker, Fullerton Branch.

How long have you worked at Eastern Savings Bank?

J: 31 years. I started as a temp Associate, found my way into the IT department, and developed a career. The longer story is much more interesting though!

G: Since April 2022

Jonathan, your father (and Grace's grandfather), Rod Hemphill, worked at Eastern Savings Bank for 19 years! Tell us more about his time at the Bank.

My father started in 1990 and was the Administrator and Purchasing Agent for the IT department. I started working part time for the Bank in 1991, so being able to work with my dad for all of those years was a true blessing.

What's the best advice you've ever heard?

J: "The right thing is always the right thing, but it may not be easy."

G: "Learn to separate the majors and the minors. A lot of people don't do well simply because they major in minor things."

What was your first impression of Eastern Savings Bank?

J: Honestly, I was a little intimidated. I think I was 17, so everyone was older than I was and had a better grasp on what the corporate world was like. However, everyone was very kind and helped me learn, forgave my mistakes, and spoke a better future into me.

G: I noticed how much of a family community feeling it had. I was excited to work in a place that felt so close to home.

Share a favorite "community" memory (for example a store or restaurant or place you have fond memories of growing up).

J: During high school, my friends and I would frequent a comic book and game store in the [Cranbrook Shopping Center](#), then get lunch at [Roy Rogers](#), and eventually end up at someone's house playing the games we had just bought for the rest of the night. Good times!

G: When I was little and my grandfather still worked at the Bank's corporate office in Hunt Valley, my dad would bring me to visit the both of them at work from time to time. My grandfather had this cookie jar in his office that was shaped like a wolf. It would howl each time you took a cookie out of it. When he retired, he took the cookie jar home. I don't know when the mechanics actually died, but I remember that the wolf stopped howling after it left the Bank! It was the best cookie jar, and the best part of my visits to the Hunt Valley office.


Are there any non-profits that you serve or volunteer with?

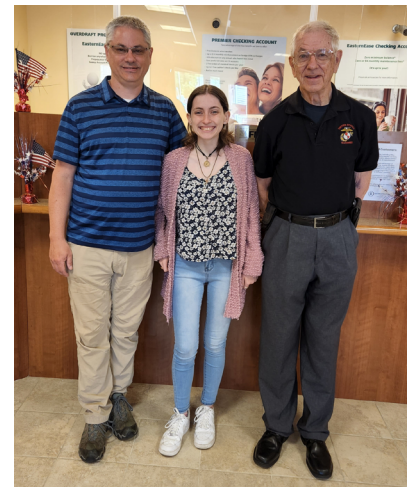
J: I have been the Children's Pastor, then the Youth Pastor, and am now the Young Adult Pastor for [Perry Hall Family Worship Center](#). I am also a camp certified registered [Girl Scout](#) leader.

G: I am the CEO & Founder of [Show Your Worth, Inc.](#) It is a theatrical nonprofit I started for children in our community before COVID hit. I am also a lifetime member of [Girl Scouts](#).

What do you love about the Eastern Savings Bank community and why?

J: Eastern Savings Bank is a great company, filled with good people, all striving to do their best for our customers. Many of us have worked together long enough that it feels like we have grown up together. There is a lot of history within this bank.


G: Everyone is friendly and welcoming. It's nice to see everyone's excitement and acceptance from all over the company. 



Left to Right: Jonathan Hemphill, Grace Hemphill, and Rod Hemphill

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