

BRIGHTON BANK'S

INTERNET
NEWSLETTER

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A group of college graduates were talking with their former professor, complaining about the stress in their lives and in their work. He listened and then offered them a glass of juice. He produced a pitcher of juice and various glasses. The glasses were a mix of plastic, porcelain, glass and even crystal. Some were plain and some were expensive. He told the graduates to help themselves to a drink of juice. After they had poured their glass of juice, the professor said, "Notice that all the nice looking expensive glasses were picked, leaving the plain and cheap ones. While it is normal to want only the best, that is also the source of many problems and stress. The glass you drink from adds nothing to the quality of the juice. In most cases, it is just more expensive. What all of you really wanted was juice, but you consciously went for the best glass and then started eyeing the glasses of others." Life is the juice and your job, money and position in society are the glasses. The glass you have does not define, nor change the quality of life you have. Sometimes, by concentrating only on the glass, we fail to enjoy the juice. The happiest people don't have the best of everything. They just make the best of everything they have.

Qualities Every Person Needs

People can change for the better. If you want to be a better person, spouse, parent, friend, employer or employee adopt the following:

Be Honest. This means every-day and everywhere.

Be Happy. Joy comes from being grateful for what you have and what you can do.

Be Respectful. Treat others like you want to be treated.

Be Easygoing and Have Fun. "Live, laugh, love." Slow down occasionally to just have fun.

Be Confident. While others may be better than you in some things, be confident in your greatest abilities.

Be Emotionally Open. Learn to express your opinions and to listen to others.

Be Disciplined. Know what is right and act accordingly.

Be Compassionate. All human beings can ease suffering and do basic acts of kindness.

Have a Sense of Humor. Laugh at yourself. There is humor in almost every situation. You just have to find it and enjoy it.

SHRED ITEMS THAT ARE OFTEN OVERLOOKED

Boarding Passes. Your boarding pass has your name, your travel plans, and a bar code that free websites can decipher. This code often reveals your frequent-flier number, which crooks can use to log in to airline accounts to view upcoming travel plans, check in to flights, and even cancel trips.

Prescription Labels. Whether stapled to the Rx bag or on the bottle, these labels may list your name, the date of initial dispensing, the name and strength of the drug, and the dispensing pharmacist's name. Thieves may use this information to refill prescriptions or steal your identity. **Resumes.** Resume copies or drafts of resumes give crooks your name, phone number, address, email address, employment and education history all on one piece of paper.

Pet medical papers. Papers from a veterinarian visit show a pet's name—which a Google Apps survey of 2,000 people found is the most common password choice.

Extra birth announcements. Children are targets for identity theft. Shred extra birth announcements as they typically have the child's name, birth date, weight, eye color, and other personal identifiers.

Devices: Don't forget to shred or destroy hard drives, Secure Digital (SD) cards, mobile phones, SIM cards and thumb drives.

Extra funeral pamphlets. Thefts use the identities of more than 2 million deceased Americans yearly to apply for loans, open credit card accounts, or file tax returns. If a loved one passes, list the age in the obituary but not the birth date or mother's maiden name—these personal identifiers are handy for ID thieves.

HEALTHY EATING

Spring is a great time to start making healthy food choices. To get started, here are a few tips from the Department of Agriculture Center for Nutrition:

- Visit www.ChooseMyPlate.gov to find out the number of calories you can eat each day.
- Enjoy food and eat less by taking your time to eat. Pay attention to what you are eating. If your body says it is full, listen to it.
- Avoid oversized portions by using a smaller plate. Portion foods before you eat.
- Eat more vegetables, fruits, whole grains, and fat-free or 1% dairy products. This should be the basis for meals and snacks.
- Make half your plate fruits and vegetables. It is wise to choose fruit as a dessert.
- Drink fat-free or low-fat milk. They have the same amount of calcium and other nutrients as whole milk with fewer calories and less saturated fat.
- Make half of your grains whole grains. Eat whole wheat bread and brown rice.
- Cut back on foods high in solid fats and added sugars or salt. These foods should be occasional treats not every day foods.
- Eat foods labeled low sodium or no salt added.
- Drink water or unsweetened beverages. Soda, energy drinks, and sports drinks contain added sugar and calories.

The greatest wealth is your health.

Did you ever notice that when you put the words "The" and "IRS" together, it spells "THEIRS?" Author Unknown

COMMUNITY SHRED DAY

With tax season coming to a close and Brighton Bank's upcoming Community Shred Day on **April 19th and April 20th**, this is a good time to decide what to shred. The Federal Trade Commission (FTC) suggests.:

Shred anything that has a signature, an account number, a social security number, ATM receipts, old bank statements, old utility bills, medical bills (over a year and resolved), credit offers and documents with names, phone numbers and home and e-mail addresses.

Save forever: Documents related to major life events such as birth, marriage, divorce, and death. This includes ♦Birth certificates ♦Adoption papers ♦Social Security cards ♦Citizenship papers ♦Passports ♦Marriage certificates ♦Divorce decrees ♦Death certificates ♦Wills/Trusts

In 2017, the Internal Revenue Service advised to save records for 3 years from the date you filed your original tax return or 2 years from the date you paid the tax, whichever is later, if you file a claim for credit or refund after you file your return. Keep records for 7 years if you file a claim for a loss from worthless securities or bad debt deduction.