

A woman saw an old man, about 70 years old, sitting on a chair selling second-hand shoes. He looked and seemed very tired and nobody was buying his shoes. A little girl walked up to him and said, "Grandfather, may I polish your shoes?" That old man smiled and gave her a shoe to polish. The girl said, "I need to polish your shoes because I need money to buy my brother a new school uniform." The old man responded, "Come with me and I will buy your brother a uniform." The woman followed and watched as the little girl and the old man walked into a store. After he purchased the uniform the little girl excitedly said, "Thank you so much for doing this." Then she left, leaving the old man smiling. As he walked away, the woman stopped him and whispered "You are a hero! Thank you for your kindness!" She glanced back as she continued walking and the old man was still smiling. The woman was impressed by the kindness she had just seen. Here was someone who had so little yet showed such incredible generosity! Just like the little girl, her day was brightened by his act of kindness.

BE A BETTER YOU

Since we are not set in stone, we can change and become better. Here are 10 qualities for being a better you.

1. *Be Honest.* Honesty should be a way of life everyday everywhere.
2. *Be Happy.* Happiness comes from being grateful for what you have and looking forward to new experiences.
3. *Be Respectful.* Treat others the way you would like to be treated.
4. *Have Fun.* "Live, laugh, love." Slow down from life's frantic pace and just have some fun.
5. *Be Confident.* Realize your abilities and be confident in what you do.
6. *Be Emotionally Open.* Be open with those you love by expressing your opinions and listening to them without criticism.
7. *Be Disciplined.* Use your sense of what is right and wrong, and act accordingly.
8. *Take Pride in Yourself.* Don't be prideful but feel pride in who you are and what you do.
9. *Be Compassionate.* Doing good deeds to ease suffering are basic acts of kindness that all can do.
10. *Laugh.* You have to be able to laugh, especially at yourself. There is humor in almost every situation. You just have to find it.

Spring Clean Your Finances

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1. **Eliminate clutter.** Go through your finances and shred old items like receipts and statements. Brighton Bank's community shred day is April 18th and 19th at the Cottonwood and South Salt Lake Offices. Safeguard important documents by putting them in a Brighton Bank safe deposit box. Make an inventory and authorize a trusted individual to get access to the documents.
2. **Plan (or recoup) big spending.** Get rid of any old bills. Get a part time job or just put yourself on a stringent budget payment plan. Once you get ahead, you can start saving for bigger items.
3. **Take advantage of technology.** Set alerts to tell you when you're approaching your preset limits on credit and debit cards. Set up an automatic draft to your savings account.
4. **Get your credit report.** You're entitled to three free copies per year – one from each of the three major credit reporting agencies TransUnion, Experian and Equifax. Order online from annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228.
5. **Review your credit score.** Dispute any errors you find.
6. **Evaluate spending habits.** See if you can save money by switching to a better package or policy for your home phone, cellphone, cable TV, internet, homeowners/renters insurance and auto insurance. Focus on ways to either cut expenses or find extra cash to help achieve your goals.
7. **Check beneficiaries, insurance and investments.** Life changes so make sure your money is still going where you want and need it to go.

Get Your Home Ready for Spring

Ace Hardware

- Check Outdoor light fixtures.** Clean fixtures, and replace burnt-out bulbs.
- Pay Attention To Your Door.** Restore the luster of your door by polishing the hinges and knobs. Paint or stain your door for a new look. Make sure the door bell is working and put down a clean new welcome mat.
- Repair the Walkway.** Snow and cold are hard on walkways. This is a good time to patch cracks and replace loose bricks and pavers. Use a power washer or chemical treatment to clean stains in concrete, stone or asphalt.
- Plant Foliage and Shrubbery.** Use plants to conceal unattractive aspects of your house or yard. For example, nice bushes or hedges can hide air-conditioning units or propane tanks.
- Prune and Mulch.** Prune dead branches and trim back overgrown shrubbery. Spread mulch or bark around trees, shrubs and flowers for a weed-free, well-kept look.
- Freshen Up Furniture.** Spray a fresh coat of paint on worn furniture and replace cushions.
- Clean.** Sweep the sidewalk, clear away cobwebs, tighten wobbly railings, and repaint posts and supports.
- Clear Gutters.** Inspect and clear downspouts and gutters before spring rains.

Forget the Easter bunny. I need one that can do me some good like the Energizer Bunny!

CAREER FITNESS FOR SPRING

Careers, like physical health, need to be managed. Following career fitness can help a job/career go from simple survival to wealth and fulfillment.

- Pump Up The Cardiovascular System:** The heart of a career is expertise. One should always be learning.
- Strengthen The Circulatory System:** Network every day to build professional relationships.
- Develop Muscle Groups:** Developing new skills contributes to one's effectiveness in growth.
- Increase Flexibility:** Career progress is not a straight line and being adaptable can assist in moving it forward.
- Work With Winners:** Working with winners enhances one's ability to grow on-the-job and develop useful connections.
- Stretch The Soul:** A healthy career should serve one's business, community and country.
- Pace Yourself:** A fulfilling and rewarding career requires good eating habits and adequate rest. The human body and mind need to be recharged to work at their capacity.